

# The State of Poverty in Ohio

## A Path to Recovery



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## The Ohio Association of Community Action Agencies

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*The Ohio Association of Community Action Agencies (OACAA) exists to support and strengthen the network of Community Action Agencies that serve the needs of low-income people in all of Ohio's 88 counties. Fifty locally-governed, private non-profit Community Action Agencies make up the network which administers nearly \$750,000 in resources aimed at eliminating the problems of poverty in Ohio's communities. The agencies employ more than 6,000 people and provide services to nearly 800,000 Ohioans. Programs include Head Start, home heating assistance, weatherization, food pantries, emergency shelters, affordable housing, transportation, meals and health clinics. The holistic approach of Community Action helps thousands of Ohioans become self-sufficient every year.*



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*Community Research Partners is a nonprofit research center that strengthens Ohio communities through data, information, and knowledge. CRP is a partnership of the City of Columbus, United Way of Central Ohio, The Ohio State University, and the Franklin County Commissioners. CRP is the Ohio partner for the national Working Poor Families Project and a partner in the National Neighborhood Indicators Partnership.*

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# Executive summary

*The State of Poverty in Ohio* is an annual publication of the Ohio Association of Community Action Agencies (OACAA). The purpose of the report, which is prepared for OACAA by Community Research Partners, is to provide an update on poverty in the state, including the magnitude, characteristics, causes, and impact of poverty across Ohio. The report also highlights the work of Community Action Agencies (CAAs) in alleviating poverty and supporting the economic recovery of their communities through programs that address workforce development, community development, entrepreneurship, employer connections, employment stability, and support services. This report, *The State of Poverty in Ohio: A Path to Recovery*, updates the information in the previous two reports, *The Real Bottom Line* and *Building a Foundation for Prosperity*.

## Defining poverty

Poverty is a state of deprivation in which a person or family lacks sufficient resources to achieve a minimally adequate standard of living. The 2009 federal poverty threshold for a family of four with two children was an income of \$21,756. Another measure of economic well-being is the Self-Sufficiency Level, or the income that a household needs to meet its basic needs without public or private assistance. This is generally considered to be about 200% of the Federal Poverty Level.

Researchers have found the following about poverty:

- Poverty can be categorized into three types based on the circumstances leading to poverty and its duration: long-term or generational poverty, episodic or situational poverty, and transitional poverty.
- Poverty has been correlated with adverse outcomes related to kindergarten readiness, academic achievement, health, exposure to crime, and labor market participation.
- Children living in poverty report economic, material, social, and school deprivation; substandard living conditions; and family pressures and responsibilities.
- Parents living in poverty describe the challenges and tradeoffs of meeting their own needs and the needs of their children and the stress related to unstable and low-wage employment.

## Ohio poverty profile

From 1999 to 2009, the Ohio poverty rate increased from 10.6% to 15.2%, with an additional half million people (539,000) moving into poverty. Ohio's 2009 poverty rate was its highest since 1994. Over the decade, the total population of Ohio increased by only 1.6%, while the number of persons in poverty grew by 46.1%. During this period, Ohio slipped 15 ranks among the 50 states, falling from 20<sup>th</sup> to 35<sup>th</sup> in the poverty rate (rank #1 is the lowest rate). In 2009, the Ohio rate rose to one percentage point above the national rate of 14.3%, higher than the state's previous 30-year high rate of 14.1% in 1994.

### The demographics of poverty in Ohio

The 1.7 million Ohioans in poverty in 2009 included people of all ages, races, and household types. Population groups that have traditionally been more economically stable, such as suburbanites, homeowners, and two-income families, also experienced increases in poverty.

Participation in the labor force, multiple workers per household, and higher educational attainment are related to lower poverty rates. However, even full-time employment does not guarantee freedom from poverty. In Ohio in 2009, 55,320 families and 25,877 individuals in nonfamily households remained in poverty despite the householder, spouse, or individual working full-time year round. Adults with a Bachelor's Degree or higher had a poverty rate of 3.8%, compared to a rate of 26.4% for adults with no high school diploma or equivalent.

More than 80% of Ohioans are non-Hispanic whites, and the majority (65%) of persons living in poverty in 2009 were also non-Hispanic white. The racial/ethnic groups, age groups, and family types with the highest poverty rates were:

- Blacks (33.2%)
- Hispanics (30.3%)
- Children under age 5 (26.8%)
- Young adults age 18-24 (26.4%)
- Families with children and no spouse present—female householder (43.6%), male householder (25.2%)
- Families with 3 or more children (29.1%)

In 2009, the lowest poverty rates were experienced by persons age 55 and older (8.8%), Asians (11.4%), and whites (12.0%). Married couples also had low poverty rates, regardless of whether there were children present or not (6.9% and 2.6%, respectively).

### **The geography of poverty in Ohio**

The highest 2009 county poverty rates were found in the southeastern, Appalachian area of the Ohio, while the counties with the largest numbers of people in poverty were in the state's large urban areas. However, one-third of all Ohioans in poverty lived within the municipal boundaries of the state's six largest cities. Poverty increased over the decade in urban, suburban, and rural communities. Twenty-four counties had a poverty rate increase of at least five percentage points from 1999 to 2009. Only two counties had poverty rates of 20% or more in 1999, but nine counties surpassed that threshold in 2009.

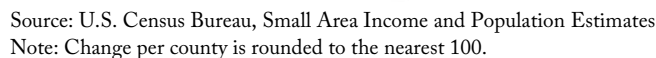
### **Recession and hardships**

From the start of the Great Recession through mid-2010, 55% of the nation's labor force had suffered a period of unemployment, a cut in pay, a reduction in hours, or an involuntary move to part-time work. The economic impact in Ohio of the recession included the loss of 430,500 jobs, large increases in annual new unemployment claims (+238,900) and benefit exhaustions (+169,300), as well as 80,000 fewer people participating in the labor force.

After 40 months of year-over-year unemployment rate increases, the Ohio unemployment rate dropped to 9.2% in February 2011, from a high of 11.0% in March 2010. However, if discouraged workers, those marginally attached to the labor force, and those employed part-time for economic reasons are added to the unemployment rate, the "labor underutilization" was as high as 16.9%.

Hardships faced by households rose in parallel to the economic decline:

- From 2007 to 2009, the Ohio poverty rate increased from 13.1% to 15.2%, with an additional 246,000 Ohioans in poverty. The poverty rate for children increased from 18.5% to 21.9%.
- From 2008 to 2010, the number of Ohio Works First (TANF) recipients increased by 33.5%.
- From 2007 to 2009, the percent of economically disadvantaged Ohio public school students increased from 32.7% to 42.9% of total enrollment.
- From 2008 to 2010, the number of food stamp (SNAP) recipients increased by 43.3% for those not on public assistance and by 21.6% for those on public assistance.
- From 2008 to 2010, the rate of uninsured jumped from 23.9% to 32.4% among low-income working age adults.
- The 663,218 households receiving LI-HEAP energy assistance in 2010 was a 27% increase from 2007.



Since the inception of the War on Poverty in 1964, CAAs have provided services for low-income individuals and families to address basic and emergency needs and help them move out of poverty and into self-sufficient situations. The work of CAAs also directly supports economic success for families, businesses, and communities. CAAs collaborate with public, private, for-profit, and non-profit partners to support local utilization of state and federal resources. In program year 2009, Ohio CAAs partnered with about 1,000 for-profit businesses, 480 health service institutions, 200 postsecondary educational institutions, and 170 financial/banking institutions. Ohio CAAs administered \$506 million in total resources, including \$27 million in Community Service Block Grants (CSBG) funds.

- **Growing family financial assets**

- **Retaining jobs and building a skilled workforce**

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**Community Action Council of Portage County.** The CAC operates the Community Technology Learning Center (CTLC) is a State of Ohio registered proprietary school that offers a wide range of information technology certification programs. Programs are offered at different aptitude levels, specifically designed to meet the diverse and changing needs of the local and regional workforce.

- **Creating jobs in a growth sector**

**Ironton–Lawrence Community Action Organization.** ILCAO is partnering with a local hospital in Huntington, West Virginia, to build a new medical campus in Ironton, which will include a trauma center, emergency services, and a diagnostic center. The campus will provide jobs and access to health care for residents of Lawrence County and surrounding areas.

- **Supporting employment stability**

**HHWP Community Action Commission (Hancock, Hardin, Wyandot, Putnam Counties).** HHWP operates the Hancock Area Transportation Services (HATS) program, a rural public-transit program that provides curb-to-curb, demand-response service and links employers to the workforce by providing transportation services in a rural community where public transportation would not otherwise be available.

- **Creating new small businesses**

**Community Action Partnership of Greater Dayton.** The Community Action Partnership operates the Micro-Enterprise Business Development and Training Program, a ten-week course that teaches individuals how to plan for and successfully operate a small, home-based business.

## **Final thoughts**

There is no question that addressing poverty is key to Ohio's economic recovery. Ohio's Community Action Network is committed to helping Ohio rebuild its economy by working to alleviate the conditions of poverty that 1.7 million Ohioans now face. Jobs, education, and meeting basic needs are the key pieces in our path to recovery. OACAA recommends policy and investment toward the following goals in order to address poverty in Ohio:

- 1) **Good jobs with good benefits**
- 2) **Accessible, affordable lifelong learning**
- 3) **Securing safe and affordable housing**
- 4) **Access to safe, reliable transportation**



# 1. Introduction

The national recession of 2007-2009 deepened the problems of an Ohio economy that had lagged behind the nation's since the mid-1990s. Statewide, more than 430,000 jobs were lost during 40 consecutive months of year-over-year unemployment increases (ODJFS). As predicted in the 2010 *State of Poverty in Ohio* report, this job loss contributed to a large increase in the poverty rate. In 2009, the Ohio poverty rate was 15.2%, the highest rate since 1994 and 16<sup>th</sup> highest among the 50 states. From 2007 to 2009, an additional 246,000 Ohioans fell below the poverty line, with a total of more than 1.7 million persons in poverty in 2009 (U.S. Census Bureau).

However, increased poverty in Ohio is not just a temporary phenomenon of the recession. Data from the *State of Poverty* series show that, prior to the recession, poverty was increasing at the same time that the number of jobs was growing. Many Ohioans were working, but still poor. The number of working poor will continue to increase as dislocated workers have to take jobs that pay well below what they previously earned and two-wage earner families are reduced to one income. In addition, a growing number of Ohioans are now reliant on public assistance.

As the state emerges from this recession, it is important that all Ohioans have the opportunity to contribute to, and benefit from, economic growth. The research undertaken for this report highlights how policies and programs that help people move out of poverty can also benefit communities and the state economy. This includes the economic impact of the increased income, purchasing power, and tax revenues of formerly poor households, as well as the reduction in public benefits costs and other social costs of poverty (GAO, 2007).

## **The State of Poverty in Ohio 2011: A Path to Recovery**

*The State of Poverty in Ohio* is an annual publication of the Ohio Association of Community Action Agencies (OACAA). The purpose of the report, which is prepared for OACAA by Community Research Partners, is to provide an update on poverty in the state, including the magnitude, characteristics, causes, and impact of poverty across Ohio. The report also highlights the work of CAAs in alleviating poverty and supporting the economic recovery of their communities through programs that address workforce development, community development, entrepreneurship, employer connections, employment stability, and support services.

## **About OACAA and the CAA network**

Community Action Agencies were created with the passage of the Economic Opportunity Act of 1964. They are locally controlled, private nonprofit organizations, each with a tripartite board including low-income residents, public officials, and private community leaders. Working to address the causes and effects of poverty, each CAA offers an array of programs that is customized to the unique needs of their service area. Ohio's Community Action network is 50 agencies, with services available in every county (Map 1).

CAAs collaborate with public, private, for-profit, and non-profit partners to support local utilization of state and federal resources. In program year 2009, Ohio CAAs partnered with about 1,000 for-profit businesses, 480 health service institutions, 200 postsecondary educational institutions, and 170 financial/banking institutions. Ohio CAAs administered \$506 million in total resources, including

\$27 million in Community Service Block Grants (CSBGs). Among all state CAA networks, Ohio ranked fifth in resource development and leveraged about \$22 for every CSBG dollar expended (ODOD).

OACAA is responsible for the support and unification of Ohio's Community Action Network and is an advocate for member organizations. OACAA provides training, mentoring, and other tools to CAA directors, staff, and boards; and it strives to coordinate programs and resources while keeping the network informed about best practices. OACAA has developed the nationally-acclaimed Community Action Best Practices Program in partnership with the John Glenn School of Public Affairs at The Ohio State University and the Ohio Department of Development.

### **About Community Research Partners**

Community Research Partners is a unique nonprofit research and evaluation center based in Columbus, Ohio, with a mission to strengthen communities through data, information, and knowledge. CRP is a partnership of the City of Columbus, United Way of Central Ohio, Franklin County, and The Ohio State University. CRP is central Ohio's data intermediary and a partner in the Urban Institute's National Neighborhood Indicators Partnership. CRP is also the Ohio partner in the national Working Poor Families Project and the convener of the Ohio Workforce Coalition.

CRP has undertaken nearly 250 projects in central Ohio, statewide, and as part of national initiatives since its formation in 2000. CRP works on a wide array of issues and topics, with an increasing focus in the areas of housing and community development, preschool through adult education, poverty and homelessness, and employment and workforce development.

### **Research methodology**

A variety of sources and methods were used to prepare this report:

- **Demographic, social, economic, and program data.** Secondary data was collected and analyzed from local, state, and federal government sources, as well as from research and policy organizations.
- **CAA case studies.** CRP compiled case studies of CAA programs identified by OACAA as examples of how CAAs are addressing poverty and contributing to the economic recovery. Each case study included a telephone interview with a representative of the agency. Case study programs were chosen to reflect thematic and geographic diversity.
- **Literature and web review.** Reports, literature, and websites relevant to the research topics were reviewed.

## **Structure of the report**

The remainder of this report is organized into the following sections:

- **Defining poverty**—poverty measures and the experience of poverty
- **Ohio poverty profile**—geographic and demographic characteristics of poverty in Ohio
- **Poverty and the recession**—the relationship between poverty, the recession, and economic recovery
- **Community Action in a time of economic recovery**—case studies of CAA programs to attract, retain, and create jobs
- **Final thoughts**—OACAA policy recommendations
- **Appendices**—CAA service areas and outcomes and county-level demographic and economic data

**Map 1. Ohio counties and Community Action Agency service areas**



1. Adams-Brown Counties Economic Opportunities Inc.
2. Akron/Summit Community Action Inc.
3. Ashtabula County Community Action
4. Cincinnati/Hamilton County Community Action Agency
5. Clermont County Community Services Inc.
6. Clinton County Community Action Program
7. Community Action Commission of Belmont County
8. Community Action Commission of Fayette County
9. Community Action Commission of Scioto County
10. Community Action Committee of Pike County
11. Community Action Council of Portage County
12. Community Action of Columbiana County, Inc.
13. CAO of Delaware-Madison-Union Counties
14. Community Action Partnership of the Greater Dayton
15. Community Action Program Corp. of Washington-Morgan
16. Community Action Wayne/Medina
17. Council for Economic Opportunities in Greater Cleveland
18. Economic Opportunity Planning Association of Greater-Toledo Inc.
19. Erie-Huron Community Action Agency
20. Gallia-Meigs Community Action Agency, Inc.
21. Geauga Community Action, Inc.
22. G-M-N Tri-County Community Action Committee
23. Har-Ca-Tus Tri-County Community Action Organization
24. HHWP Community Action Commission
25. Highland County Community Action Organization
26. Hocking, Athens, Perry Community Action
27. IMPACT Community Action
28. Ironton/Lawrence County Area Community Action Organization
29. Jackson-Vinton Community Action Inc.
30. Jefferson County Community Action Council, Inc.
31. Kno-Ho-Co Ashland Community Action Commission
32. Lancaster Fairfield Community Action Agency
33. LEADS
34. Lifeline for Empowerment and Development of Consumers Inc.
35. Lima Allen Council on Community Affairs
36. Lorain County Community Action Agency, Inc.
37. Mahoning Youngstown Community Action Partnership
38. Miami County Community Action Council
39. Muskingum Economic Opportunity Action Group, Inc.
40. Northwestern Ohio Community Action Commission Inc.
41. Ohio Heartland Community Action Commission
42. Opportunities Industrialization Center of Clark County
43. Pickaway County Community Action Organization
44. Ross County Community Action Commission, Inc.
45. SOURCES Community Network Services
46. Stark County Community Action Agency
47. Supports to Encourage Low-Income Families (SELF)
48. Tri-County CAC of Champaign-Logan-Shelby
49. Trumbull Community Action Program
50. WSOS Community Action Commission, Inc.

## 2. Defining poverty

### Snapshot

- The federal poverty threshold for a family of four with two children was \$21,756 in 2009.
- The Self-Sufficiency Level is the income that a household needs to meet basic needs without public assistance and is about 200% of the Federal Poverty Level.
- Poverty estimates for this report come from four U.S. Census products: Decennial Census, American Community Survey, Small Area Income and Population Estimates, and Current Population Survey.
- Researchers categorize poverty into three types based on the circumstances leading to poverty and its duration: long-term or generational poverty, episodic poverty, and transitional poverty.
- Poverty has been correlated with adverse outcomes related to kindergarten readiness, academic achievement, health, exposure to crime, and labor market participation.
- Children living in poverty report economic, material, social, and school deprivation; substandard living conditions; and family pressures and responsibilities.
- Parents living in poverty describe the challenges and tradeoffs of meeting their own needs and the needs of their children and the stress related to unstable and low-wage employment.

### Poverty measures

In simple terms, poverty is a state of economic deprivation in which a person or family lacks the level of resources “deemed necessary to obtain a minimally adequate standard of living, defined appropriately for (the United States) today” (Johnson, 2010). The original poverty thresholds were developed in 1963 and based on the U.S. Department of Agriculture’s *Economy Food Plan* for families of three or more; the average cost of all food used during a week was multiplied by three to arrive at a threshold per family size. The factor of three came from the 1955 Household Food Consumption Survey, which found weekly food expenditures to be approximately one-third of a household’s after-tax income. In 1969, after minor revisions, these thresholds were designated as the official Federal Poverty Level (FPL).

In this report, persons with incomes less than the FPL are said to be living “in poverty” or “below the poverty line.” The percentage of persons with incomes less than the FPL is the poverty rate. The FPL, or poverty thresholds, is used by the U.S. Census Bureau to calculate official poverty statistics. Note that poverty *guidelines*—set by the U.S. Department of Health and Human Services for administrative purposes, such as program eligibility—differ from the poverty *thresholds*.

Each year the thresholds are updated simply by adjusting the original thresholds using the Consumer Price Index to correct for inflation. For a family of three with one child under age 18, the poverty threshold rose from \$2,968 in 1969 to \$9,981 in 1989 and up to \$17,268 in 2009. (The 1969 figure presented here refers to a male-headed, nonfarm household.) The exact poverty threshold depends on household size and number of related children, as well as age of householder for one- and two-person households (Table 1). The following groups are excluded from the calculation of the poverty rate for a geographic area (city, county, state): institutionalized persons, people in military group quarters, people in college dormitories, and unrelated persons under age 15 (U.S. Census FAQ, 2011).



**Table 1. Federal poverty thresholds in dollars, 2009**

Household size	Number of related children under age 18								
	0	1	2	3	4	5	6	7	8
One person - Under 65	11,161								
65 and over	10,289								
Two people - Under 65	14,366	14,787							
65 and over	12,968	14,731							
Three people	16,781	17,268	17,285						
Four people	22,128	22,490	21,756	21,832					
Five people	26,686	27,074	26,245	25,603	25,211				
Six people	30,693	30,815	30,180	29,571	28,666	28,130			
Seven people	35,316	35,537	34,777	34,247	33,260	32,108	30,845		
Eight people	39,498	39,847	39,130	38,501	37,610	36,478	35,300	35,000	
Nine people+	47,514	47,744	47,109	46,576	45,701	44,497	43,408	43,138	41,476

Source: U.S. Census Bureau

### Self-Sufficiency Level

The Self-Sufficiency Level has been defined as “the amount of income a household of a certain composition needs to adequately meet its basic needs, without public or private assistance.” The poverty threshold is commonly considered to be about one-half of what a household needs to sustain itself without assistance. Stated differently, the Self-Sufficiency Level is roughly 200% of the Federal Poverty Level. By this definition, 3.7 million Ohioans (33.0%) have incomes below the Self-Sufficiency Level, as do 778,000 families. Of these totals, nearly 2.0 million individuals and 450,000 families have incomes above the poverty line, but below the Self-Sufficiency Level.

In 2009, 200% of the Federal Poverty Level for a family of three with two children was \$34,570. However, a 2011 OACAA-commissioned study by the Center for Women’s Welfare at the University of Washington found that the Self-Sufficiency Level varies by more than \$18,000 across the state (from \$31,412 in Darke County to \$49,632 in Warren County), depending on county-specific costs for housing, childcare, food, transportation, health care, and taxes (OACAA, 2011).

### Modernization of the poverty measure

The current federal poverty measure, developed in 1963, has been criticized as being overly simplistic and unresponsive to changes in the economic and policy landscape for three primary reasons:

- It does not account for temporal shifts in spending; i.e., larger portions of household income spent on housing, medical, and childcare costs today than in the 1950s.
- It does not account for cost of living variations by geography.
- It does not incorporate noncash transfers such as tax credits, food stamps, free and reduced price lunch, childcare assistance, heating assistance, Section 8 housing, Medicaid, and Medicare.

Based on the 1995 report *Measuring Poverty* by the National Academy of Sciences and many years of poverty research, a federal Interagency Technical Working Group is developing a Supplemental Poverty Measure. The new measure, which attempts to address the concerns above and other

complexities, will not replace the existing poverty measure as the official standard, nor will it be used to determine program eligibility. The Supplemental Poverty Measure will accompany releases of the traditional measure and is intended to be a continuously-improved, experimental measure for accurately reflecting the resources and expenses of American households. One of the remaining areas for refinement is how to factor in a household's savings and assets.

In January 2011, the Technical Working Group released an initial set of estimates based on the Supplemental Poverty Measure as a working paper (Short, 2011). Application of the new measure has differing effects on the poverty rates of population subgroups. While the 2009 overall national poverty rate increased by 1.2 percentage points, the rate for children decreased by 3.2 percentage points. The rate increased dramatically for the elderly (from 8.9% to 16.1%), and foreign born persons (from 19.1% to 26.2%). In related research, the Census Bureau estimates that government cash assistance programs decreased the 2009 count of people in poverty by nearly 40%, or 28.6 million persons.

### **Poverty data sources for this report**

This report includes poverty estimates from four datasets. All are administered by the U.S. Census Bureau and use self-reported income data gathered through mail, phone, or in-person surveys.

#### **Decennial Census**

As required by the Constitution, the Decennial Census has been conducted every ten years since 1790. The census "long form" has been the primary source of income estimates for U.S. individuals and households and the basis for most estimates of population and housing that occur between censuses. For this report, the Decennial Census is the source for national, state, and county poverty rates for the total population and population subgroups. These data are for the "earning" year prior to the census year (i.e. 1979, 1989, 1999). Beginning with the 2010 census, the American Community Survey will replace the Decennial Census long form and provide annual updates of income data.

#### **American Community Survey (ACS)**

Whereas the Decennial Census collects income data for the last calendar year, the ACS, as a continuously collected survey, asks respondents for their total income over the past 12 months. For this report, the ACS is the source of national and state poverty counts and rates for the total population and subgroups for recent years (2006-2009). For cities with a population of at least 65,000 persons, this report uses ACS one-year poverty estimates; and due to data availability, this report uses ACS five-year average poverty estimates for places with fewer than 65,000 total population.

#### **Small Area Income and Population Estimates (SAIPE)**

SAIPE estimates are based on the ACS methodology and incorporate other administrative data to generate estimates for counties with fewer than 65,000 people. For this report, SAIPE is the source of poverty counts and rates for analyses that include all Ohio counties or all U.S. counties.

#### **Current Population Survey (CPS), Annual Social and Economic Supplement**

A joint effort between the Census Bureau and Bureau of Labor Statistics, the CPS has a smaller sample size than do the other instruments described above. However, the CPS offers an annual time-series of state and national poverty rates dating back more than 50 years. For this report, the CPS is the source of annual poverty rates for Ohio between decennial census years up until 2006, when the ACS supplants it as the official state-level estimate of poverty.

## The experience of poverty

Although statistics quantify the scope of poverty, they do not convey the daily reality of what it means to be poor. The ways in which people experience poverty differ based on issues such as length of time in poverty, ability to find employment, personal support networks, community resources, and outlook for the future. However, the experiences are often harsh, involving deprivation in basic needs and both social and psychological challenges. This section includes a review of the literature on the effects of poverty and the perspectives of those living in poverty.

### Categorization of poverty and its effects

Researchers categorize poverty into three types, based on the circumstances leading into poverty and its duration. *Long-term* or *generational* poverty refers to conditions that one is born into or falls into during childhood and which result in disadvantages, deficiencies, or attitudes that perpetuate the impoverished circumstances. *Episodic* or *situational* poverty is due to some unexpected life event such as a layoff or health crisis, and is a reality for a growing number of middle class and working class Americans. *Transitional* poverty is a period of low earnings and material sacrifices, but which is often anticipated and with an assumed end point, such as when one completes education or training or accumulates enough on-the-job experience to increase earnings or acquire benefits (Community Action Organization, 2009).

The effects of time spent living in poverty, which can transcend gender, age, and race, have been grouped into four categories: *psychological* (loss of self-esteem, powerlessness, anger, depression, anxiety, boredom); *physical* (damage to health); *relational* (stigmas, challenges to interpersonal relationships); and *practical* (interference with long-term planning, parenting challenges) (Beresford, et al, 1999).

### Adverse outcomes correlated with poverty

Research (GAO, 2007; Holzer, 2010; Holzer et al, 2007) suggests that persons who spend time in poverty have been found to experience certain adverse outcomes at higher rates than do their counterparts who have higher incomes:

- Disadvantages entering kindergarten, commonly related to poor nutrition and lack of early learning opportunities;
- Lower academic achievement and higher dropout rates;
- Worse health over their lifetime—including higher rates of disease, chronic illness, and disabilities—in part, due to lack of access to healthcare (especially preventive care) and greater exposure to environmental hazards;
- Higher levels of and exposure to crime, particularly property crime; and
- Reduced labor market participation and higher unemployment.

### Perspectives of those living in poverty

A 2009 study, *Living with Poverty*, captures the perspectives of children and parents who have lived in poverty and offers a pointed view of poverty-related struggles, concerns, and fears (Ridge, 2009).

The analysis suggests that despite different emphases, both children and parents are concerned about their current and future well-being. The findings of the study are grouped into the broad issue areas below and amplified by additional findings from the literature.

Among children, three prominent issue areas are:

- **Deprivation**—Types of deprivation included: (1) *economic* deprivation, often accompanied by anxiety about not having enough food or a roof overhead; (2) *material* deprivation, such as a lack of clothing, toys, and other important childhood items; (3) *social* deprivation, or reduced opportunities for socialization and relationship-building; and (4) *school* deprivation, deriving from the inability to pay for supplies, technology, school trips, and extra-curricular activities.
- **Substandard living conditions**—Children and families in poverty often live in substandard housing and deprived neighborhoods (Sampson, et al, 2002). In fact, children living below the poverty line are three times more likely than children above 200% of poverty to live in a neighborhood that is described as “never safe” or “only sometimes safe.” In these environments, poor children reported a lack of safe space for play, a lack of privacy, difficulty sleeping, and a feeling of confinement.
- **Familial pressures and responsibilities**—Children in the study commonly recognized the challenges and demands that poverty generated for their parents and the toll it took on their parents’ well-being. Many tried to moderate their own needs in response to their parents’ financial difficulties. Children in low-income working families often took on responsibilities such as housekeeping and childcare and engaged in paid work themselves.

Parents described the following issues:

- **Challenge of meeting their own needs and those of their children**—A common concern cited by parents living in poverty was figuring out the necessary tradeoffs to make ends meet. They often found themselves sacrificing everyday necessities like food, clothes, reliable transportation, and disposable income in order to be able to pay for obligations like utility bills and healthcare costs. Parents, especially mothers, often felt obligated to sacrifice their own needs so that they could make sure their children’s needs were met.
- **Employment-related stress**—Although work can be an effective and essential mechanism for reducing poverty, parents had a variety of concerns about employment, including the costs and availability of childcare and transportation costs. The unpredictable, demanding, and inflexible nature of many entry-level or low-wage employment positions created tension for parents, and for some, felt like an uneven tradeoff of family life for long hours at very low pay. The benefits system also sets up difficult decisions regarding whether to take on low quality employment simply to retain benefit eligibility, or conversely, whether to pursue higher wage employment that would render them ineligible for certain benefits, while still failing to lift the family to a self-sufficient level—a predicament commonly referred to as the “benefits cliff.”





### 3. Ohio poverty profile

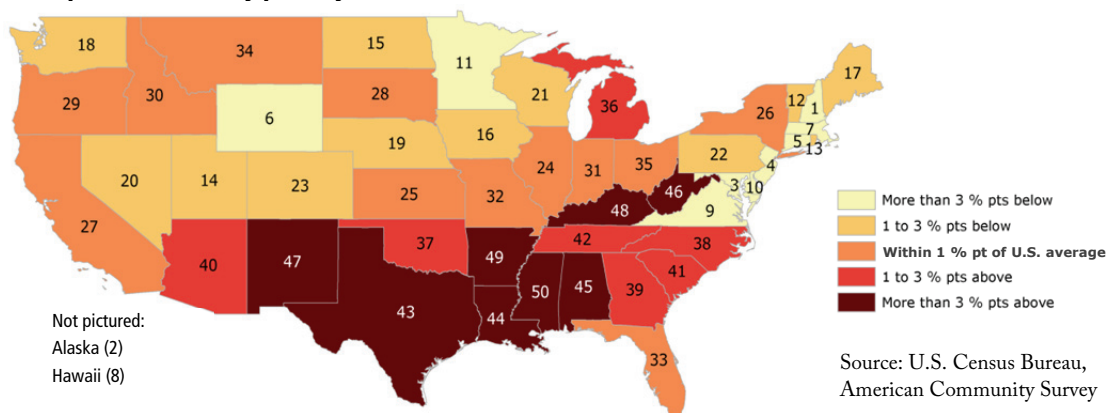
#### Snapshot

- 1.7 million Ohioans lived below the Federal Poverty Level in 2009.
- Ohio's 2009 poverty rate of 15.2% was the highest since 1994 and one point above the U.S. figure.
- From 1999 to 2009, the Ohio population increased by only 1.6%, while persons in poverty grew by 46.1%.
- In 2009, 55,320 families, and 25,877 individuals in nonfamily households, remained in poverty despite the householder, spouse, or individual working full-time year round.
- Sixty-five percent of Ohioans in poverty in 2009 were non-Hispanic whites.
- Racial/ethnic groups and age groups with the highest 2009 poverty rates were: blacks (33.2%), Hispanics (30.3%), children under age 5 (26.8%), and persons age 18-24 (26.4%).
- Household types with the highest 2009 poverty rates were single female-headed families (43.6%), families with 3 or more children (29.1%), and single male-headed households with children (25.2%).
- Racial/ethnic groups and age groups with the lowest 2009 poverty rates were persons age 55 and older (8.8%), Asians (11.4%), and whites (12.0%).
- Household types with the lowest 2009 poverty rates were married couples with no children (2.6%) and married couples with children (6.9%).
- Adults with a Bachelor's Degree or higher had a poverty rate of 3.8%, compared to a rate of 26.4% for adults with no high school diploma or equivalent.
- The highest county poverty rates—more than 20%—are in southeastern, Appalachian Ohio; while one-third of all poor Ohioans live within the municipal boundaries of the state's six largest cities.
- From 1999 to 2009, poverty rates rose in the suburban portions of Ohio's "big three" metro areas.

#### Ohio poverty in a national context

In 2009, there were 1.7 million Ohioans in poverty. With a 15.2% poverty rate, Ohio ranked 35<sup>th</sup> among all states, down from 20<sup>th</sup> in 1999. New Hampshire had the lowest rate (rank #1) at 8.5%. Lower rates were also found in Alaska, Hawaii, Wyoming, Minnesota, and a cluster of states on the east coast. Mississippi had the highest rate (#50) at 21.9%. Other states with high poverty rates were found in the south. Kentucky and West Virginia—Ohio's southern neighbors—were among the five states with the highest poverty rates. With a rate of 15.2%, Ohio was among a group of 12 states with rates most similar (within 1 percentage point) to the national figure of 14.3%.

**Map 2. State rank by poverty rate, 2009**

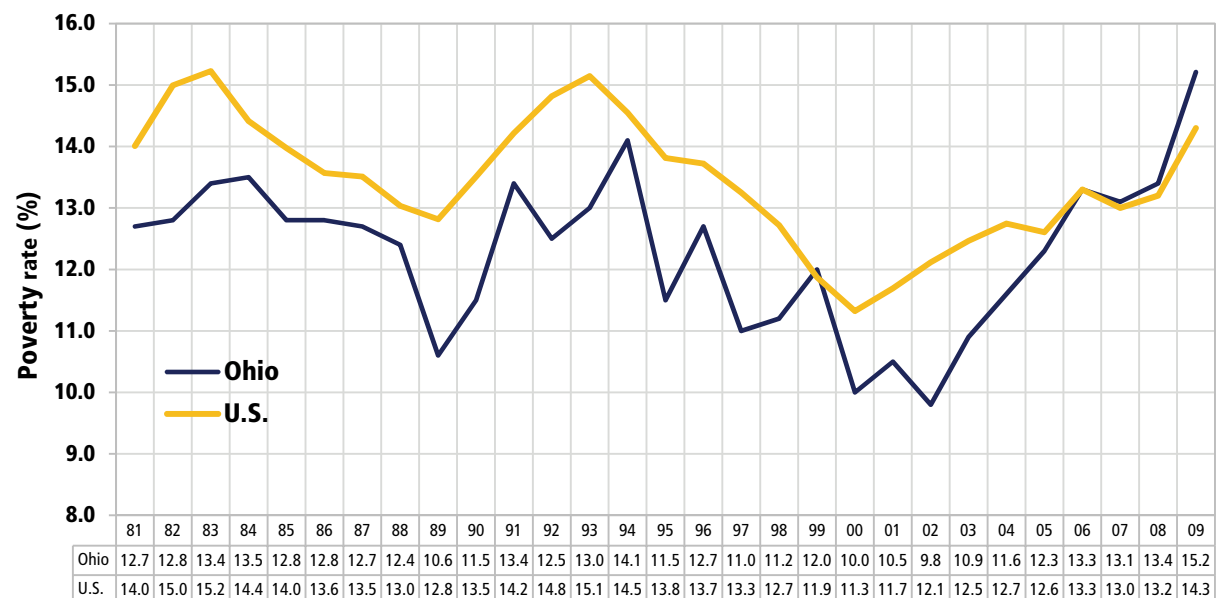


## Poverty trends

At the inception of the War on Poverty in 1964, the nation had a poverty rate of 19.0%. By the 1970 census, the national rate had dropped to 12.1%, and the Ohio rate was 10.0%. Over most of the past 30 years, the Ohio poverty rate was consistently at least one percentage point below the national rate. However, since 2002, after the last recession, Ohio's poverty rate has been on an upward trajectory.

From 1999 to 2009, the Ohio population increased by 1.6%, while the number of persons in poverty grew by 46.1%. The Ohio rate pulled even with the national rate of 13.3% in 2006. In 2009, the Ohio rate rose to one percentage point above the national rate of 14.3%, higher than the state's previous 30-year high rate of 14.1% in 1994. Food and Nutrition Services benefits (formerly Food Stamps) usage can be an indicator of poverty rates. If the recent relationship between the two rates continues, 2010 FNS usage data indicate that Ohio could have a 2010 poverty rate of as high as 17.7% (Table 2).

**Figure 1. Poverty rate trends for Ohio and United States, 1981-2009**



Source: U.S. Census Bureau, Current Population Survey (1981-2005) and American Community Survey (2006-2009)

**Table 2. Food and Nutrition Services and poverty rates, Ohio, 2003-2010**

Calendar Year	Average monthly FNS clients	Average FNS rate (%)	Poverty rate (%)	Difference between poverty and FNS rates (% points)
2003	879,775	7.7	10.6	3.2
2004	962,389	8.4	11.6	3.2
2005	1,021,990	8.9	12.3	3.4
2006	1,063,891	9.3	13.3	4.0
2007	1,088,332	9.4	13.1	3.7
2008	1,179,364	10.2	13.4	3.2
2009	1,435,490	12.4	15.2	2.8
2010	1,660,549	Actual 14.4	Projected 17.7	Avg. 2003-2009 3.3

Source: U.S. Census Bureau; Ohio Department of Job and Family Services

Note: The FNS rate is the number of FNS clients as a percent of the total state population from ODOD.

## The face of poverty in Ohio

From 1999 to 2009, Ohio's poverty rate increased from 10.6% to 15.2%, with an additional half million people (539,000) moving into poverty. During this period, Ohio slipped 15 ranks, falling from the 20<sup>th</sup> to 35<sup>th</sup> in poverty rate among the 50 states. Ohio ranked even lower for poverty rates among several groups including: children under age 5 (38<sup>th</sup>), non-Hispanic whites (39<sup>th</sup>), persons of Hispanic or Latino ethnicity (42<sup>nd</sup>), military veterans (40<sup>th</sup>), adults with an Associate's Degree or some college (42<sup>nd</sup>), female householders with children and no spouse present (42<sup>nd</sup>), and non-institutionalized adults with disabilities (44<sup>th</sup>).

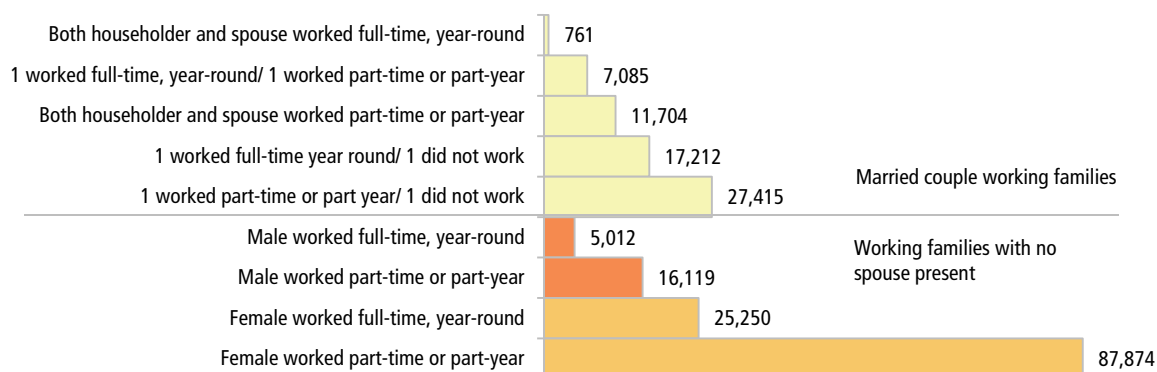
The 1.7 million Ohioans in poverty in 2009 include people representing all ages, races, and family types. Population groups that have traditionally been more economically stable, such as suburbanites, homeowners, and two-income families, also experienced increases in poverty over the decade. Recent data also suggest that, in Ohio, having a job does not necessarily mean freedom from poverty.

### The working poor

Labor force participation is a major factor in reducing poverty (poverty rate of 9.4% compared to 21.0% for non-participants); however, the fact remains there were more working families (198,432) than non-working families (129,600) living in poverty in Ohio in 2009. Despite the householder and/or spouse working full-time, year-round, 55,320 families remained in poverty (Figure 2). Franklin and Cuyahoga Counties each had more than 6,000 such families.

Married couple households with two full-time workers were the least likely to be poor, while more than half of all single female-headed households with a part-time worker were living in poverty. There were also 25,877 individuals in nonfamily households who worked full-time, year-round and yet remained in poverty. The presence of multiple workers has a strong influence on family poverty rates. Among all family households, the poverty rate drops from 25.9% with no workers, to 18.2% for one worker, to 3.0% for two worker households.

**Figure 2. Ohio working families with income below Federal Poverty Level, 2009**



Source: U.S. Census Bureau, American Community Survey

The number of working poor households reflects the wage rates of the job market. The Working Poor Families Project estimates that 70.5% of Ohio jobs (over 3.7 million jobs) were in occupations with average wages below a living wage (defined as 200% FPL) in 2009, and 24.3%, or about 1.3 million jobs, were in occupations that pay on average below the Federal Poverty Level. For example, a May 25, 2010, Columbus Dispatch article indicated that about 13,000 Ohio Walmart workers and their dependents received food and nutrition benefits, and more than 15,000 received Medicaid.

In 2009, Ohio ranked 38<sup>th</sup> among the 50 states (rank #1 being the lowest and best) with a relatively high percentage of its adult workers (26.1%, or 1.2 million workers) in low-wage jobs. The percentage of minority (Hispanic or non-white) adult workers in low-wage jobs was even higher at 35.7%, accounting for just over one-quarter of a million minority workers in Ohio (WPF, 2011).

**Table 3. Poverty by race/ethnicity, age, and family type, Ohio, 2009**

Persons in poverty	Total	White, non-Hispanic	Black	Asian	Hispanic, any race
All age groups	1,709,971	1,109,314	431,791	19,872	94,871
Under 5	96,943	52,774	28,296	572	10,053
5 to 17	195,219	114,113	56,770	1,794	13,725
18 to 24	117,906	83,444	23,815	1,732	5,744
25 to 34	96,070	62,172	22,952	1,611	6,869
35 to 54	164,196	113,574	38,895	1,833	7,078
55 to 64	55,414	41,545	11,106	431	1,788
65 and over	36,683	27,294	7,337	576	1,312
All family households	328,032	211,123	90,011	3,888	17,282
Married no children	32,776	27,982	2,469	1,172	1,187
Married with children	62,125	48,638	6,293	1,197	4,155
Single male with children	28,237	18,861	6,852	196	2,209
Single female with children	173,642	96,223	64,726	993	8,287
With children under 5	90,391	47,847	35,440	166	4,887
<b>Poverty rates</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
All age groups	15.2	12.0	33.2	11.4	30.3
Under 5	26.1	19.1	54.7	9.3	46.7
5 to 17	19.7	14.9	41.6	11.5	32.6
18 to 24	23.9	21.4	34.2	30.1	30.8
25 to 34	13.5	10.7	29.2	9.7	25.8
35 to 54	10.3	8.4	24.2	6.6	18.6
55 to 64	8.4	7.1	19.4	6.7	20.9
65 and over	5.7	4.7	14.9	10.9	18.3
All family households	11.1	8.5	28.9	9.0	25.5
Married no children	2.6	2.4	3.9	7.7	7.7
Married with children	6.9	6.1	11.3	5.5	16.2
Single male with children	25.2	21.5	43.2	17.8	37.3
Single female with children	43.6	38.8	51.2	30.3	56.1
With children under 5	58.9	53.8	65.3	26.2	75.0

Source: U.S. Census Bureau, American Community Survey

Table 3 presents a cross-tabulation of race and ethnicity with age and family type. In 2009, the highest poverty rates are found among black and Hispanic single female-headed households with young children (65.3% and 75.0%, respectively). White and black married couple households with no children had the lowest poverty rates (2.4% and 3.9%, respectively).

### Race and ethnicity

The black/African American and Hispanics or Latino populations in Ohio had the highest poverty rates (above 30%) in 2009, but the majority of Ohioans in poverty (65%) were non-Hispanic whites. Asians had the lowest poverty rate.

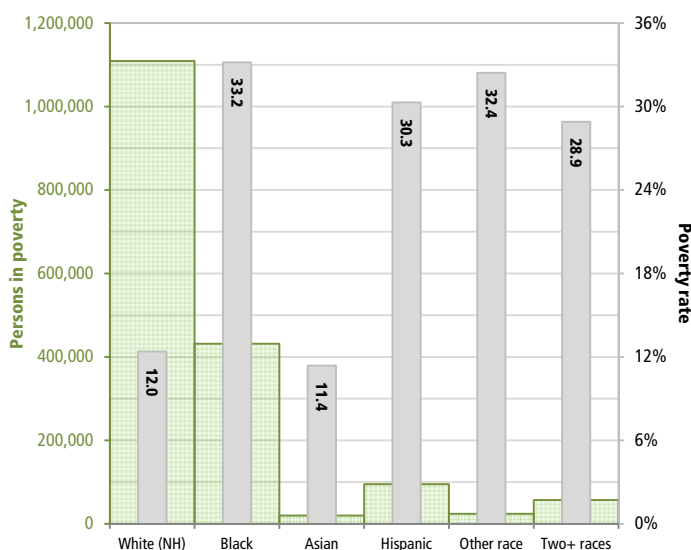
Since 1999, poverty rates increased by 1.9 percentage points for Ohio's white population, 3.9 points for the black/African American population, and 5.5 points for the Hispanic or Latino population.

### Age

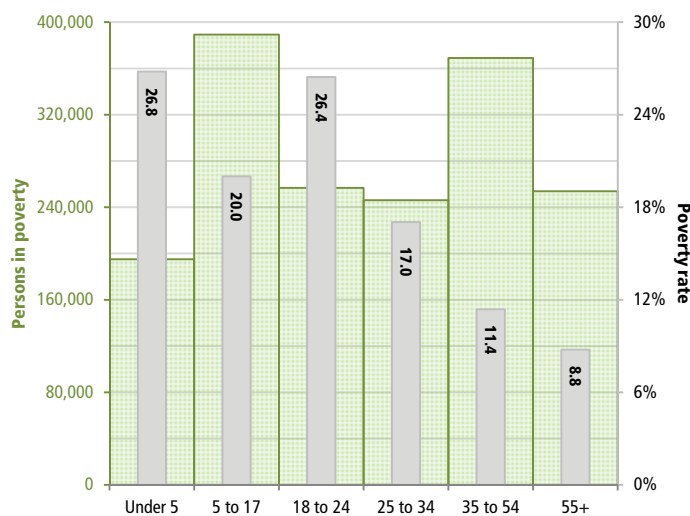
Children are the age group with the highest poverty rate. More than one in four children under age 5 was in poverty in 2009, along with one in five school-age children. In all, more than 584,000 Ohioans under age 18 were in poverty. Whereas 29.1% of Ohio families with three or more children were in poverty, the same was true of only 15.8% of families with one or two children.

Although poverty among 18-24 year olds was also high, it can be partially explained by transitory poverty, because one-third of this population is enrolled in higher education. Fewer than one in ten persons age 55 and over were in poverty, in part because Social Security keeps an estimated 556,000 Ohioans out of poverty each year (Van de Water & Sherman, 2010).

**Figure 3. Poverty by race/ethnicity, Ohio, 2009**



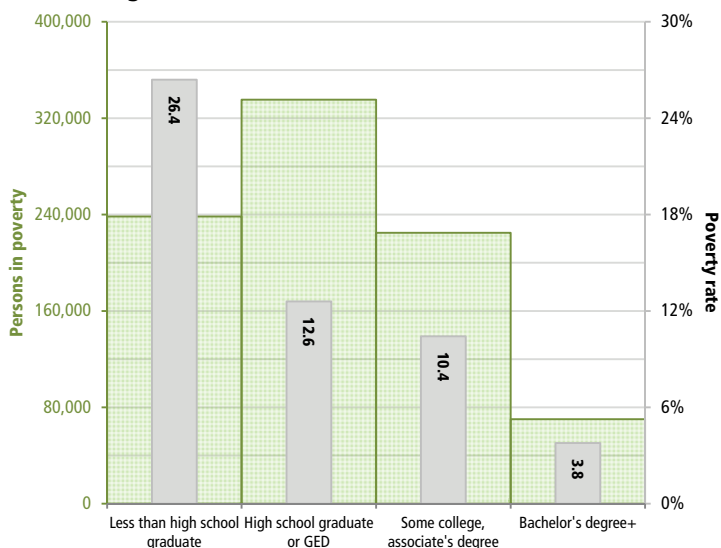
**Figure 4. Poverty by age group, Ohio, 2009**



Source (Figures 3 and 4): U.S. Census Bureau, American Community Survey

Number of persons in poverty, wide GREEN bar  
Poverty rate, narrow GRAY bar



**Figure 5. Poverty by educational attainment (age 25+), Ohio, 2009**

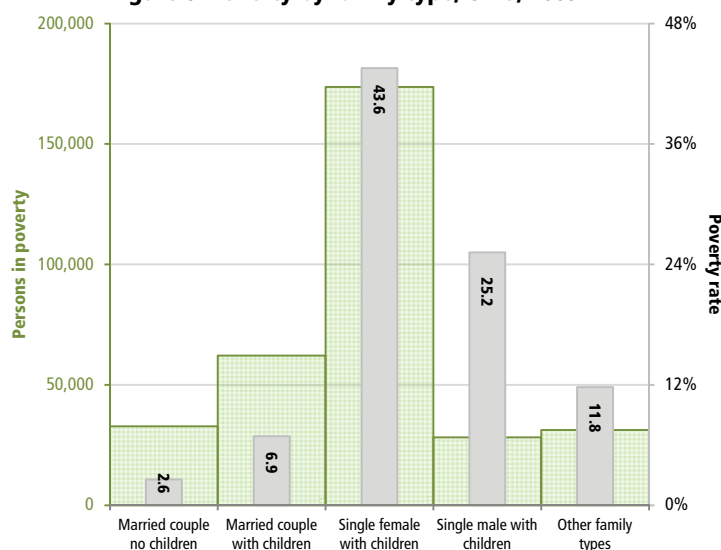
### Educational attainment

Ohio has identified a growing mismatch between the education and training levels of the workforce and the skill requirements of jobs that will be created during the next decade (ODJFS, 2010). Poverty rates for Ohio adults drop sharply with increased educational attainment. More than one in four adults without a high school diploma or GED was in poverty in 2009, compared to only about 1 in 26 adults with a Bachelor's Degree.

### Family structure

Single female-headed households with children are the family type most likely to be in poverty. In 2009, more than 173,600 such families were in poverty in Ohio. More than 20,000 Ohio grandparents who were raising their grandchildren were living in poverty, representing about one out of every five grandparents caregivers. Married couple families were the least likely group to be living in poverty.

Outside of family households, there were about 595,500 unrelated individuals living in poverty, for a poverty rate of 27.5%.

**Figure 6. Poverty by family type, Ohio, 2009**

Source (Figures 5 and 6): U.S. Census Bureau, American Community Survey

Number of persons in poverty, wide GREEN bar  
Poverty rate, narrow GRAY bar

### Persons with disabilities

In 2009, more than 368,000 Ohioans with disabilities experienced poverty. One-third (34.5%) of all disabled children were living in poverty, as were 12.0% of all disabled persons age 65 and over. Among adults with disabilities in the civilian labor force, 19.2% had incomes below the FPL. In 2009, Ohio had more than 66,500 military veterans in poverty, 25,600 of whom also had a disability.

## The geography of poverty in Ohio

Poverty is present throughout Ohio's urban, suburban, and rural communities, and all three of these environments have witnessed poverty increases over the decade.

### Urban poverty

One-third of all poor Ohioans live within the municipal boundaries of the state's six largest cities (Table 4). Compared with all U.S. cities with a population of 65,000 or more, Youngstown (35.7%) and Cleveland (35.0%) were among the 11 cities with the highest poverty rates. The Columbus poverty rate of 22.6% poverty ranked it 399<sup>th</sup> out of 498 cities nationally. However, the Columbus poverty rate was 6 to 7 percentage points above four cities commonly considered economic development competitors: Charlotte and Raleigh, NC, and Orlando and Jacksonville, FL.

Ohio's ten largest cities each had a poverty rate increase over the decade, with Lorain, Canton, and Youngstown experiencing a double-digit increase. Cincinnati and Parma had the smallest increases in poverty rate from 1999 to 2009; with less than 4.0 percentage points.

Table 5 shows the highest poverty rates among Ohio's small to mid-sized cities (10,000-64,999 population). Four of the five cities with the highest rates also have a large number of college student households, led by Athens with roughly 54% of all households.

**Table 4. Poverty in 10 largest Ohio cities, 2009**

City	Population	Pop. in poverty	Poverty rate (%)	Change 1999-2009
Youngstown	68,166	24,363	35.7	+10.9
Cleveland	417,893	146,122	35.0	+8.7
Lorain	69,499	23,390	33.7	+16.6
Dayton	144,350	44,599	30.9	+7.9
Canton	76,997	23,446	30.5	+11.3
Cincinnati	318,175	81,919	25.7	+3.8
Akron	203,500	50,019	24.6	+7.1
Toledo	309,338	73,755	23.8	+5.9
Columbus	756,358	170,889	22.6	+7.8
Parma	76,336	6,689	8.8	+3.9

Source (Tables 4 and 5): U.S. Census Bureau, American Community Survey

Note: Due to data availability, 5-year average estimates are used for cities with total population between 10,000 and 65,000 in Table 5.

**Table 5. Highest poverty rates among mid-size cities in Ohio, 2005-2009 average**

City	Population	Pop. in poverty	Poverty rate (%)
Athens	13,166	7,394	56.2
Oxford	13,671	6,308	46.1
East Cleveland	24,494	9,095	37.1
Kent	22,444	7,758	34.6
Bowling Green	21,377	7,290	34.1
Portsmouth	19,474	6,418	33.0
Ashtabula	19,214	5,800	30.2
Cambridge	10,870	3,196	29.4
Lima	36,697	10,784	29.4
Warren	41,749	11,518	27.6
Steubenville	17,030	4,615	27.1
Zanesville	24,382	6,407	26.3
East Liverpool	11,870	3,118	26.3
Ironton	10,794	2,721	25.2

### Suburban poverty

Research from the Brookings Institution highlights the "suburbanization of poverty" (Kneebone & Garr, 2010). The number of persons in poverty in the 95 largest U.S. metropolitan areas grew by 5.5 million from 1999 to 2009. More than two-thirds of this growth occurred in suburbs, where the collective population in poverty increased by 37%, compared to 17% in the core cities (i.e., central urban municipalities).

Consistent with this national research, from 1999 to 2009, poverty rates rose in the suburban portions of Ohio's "big three" metro areas, with rates surpassing 10% during this period (based on 1999 MSA boundary definitions). The poverty rate of the suburban portion of the Cincinnati metro area excluding Hamilton County rose from 7.8% to 11.1%, and the rate for the suburban portions of the Cleveland metro area excluding Cuyahoga County increased from 6.4% to 10.2%.

The Columbus metro poverty rate excluding Franklin County rose from 6.5% to 10.8%. Within Franklin County, 11 of 16 suburban school districts had an increase of more than 10 percentage points in the number of economically disadvantaged students over the past five school years (Kids Ohio, 2010).

As poverty spreads to the suburbs, a lack of social services is cause for concern. There are relatively few agencies that provide safety net services in suburban locations, and those that do must stretch operations across large service delivery areas. Suburban service providers are facing unprecedented demand, including clients facing economic hardship for the first time (Allard & Roth, 2010).

### Rural poverty

Ohio has 28 counties that the USDA's Economic Research Service has categorized as "most rural"—counties outside a metro area and with fewer than 20,000 people living in urbanized portions of the county (Map 3). Of these, the Appalachian rural counties had a collective 2009 poverty rate of 18.6%, much higher than the 11.5% rate of the rural counties outside of Appalachia. Like many of Ohio's urban counties, 20 of the 28 most rural counties are classified by the USDA as heavily dependent on the manufacturing sector.

In 2009, eleven counties in Appalachian Ohio had poverty rates that ranked in the highest 25% of the more than 3,000 counties nationwide. Although Ohio has no counties that meet the definition of overall *persistent poverty*, five counties clustered in rural Appalachia—Adams, Jackson, Pike, Scioto, and Vinton—qualify as places of persistent child poverty, having childhood poverty rates of 20% or higher in 1969, 1979, 1989, and 1999.

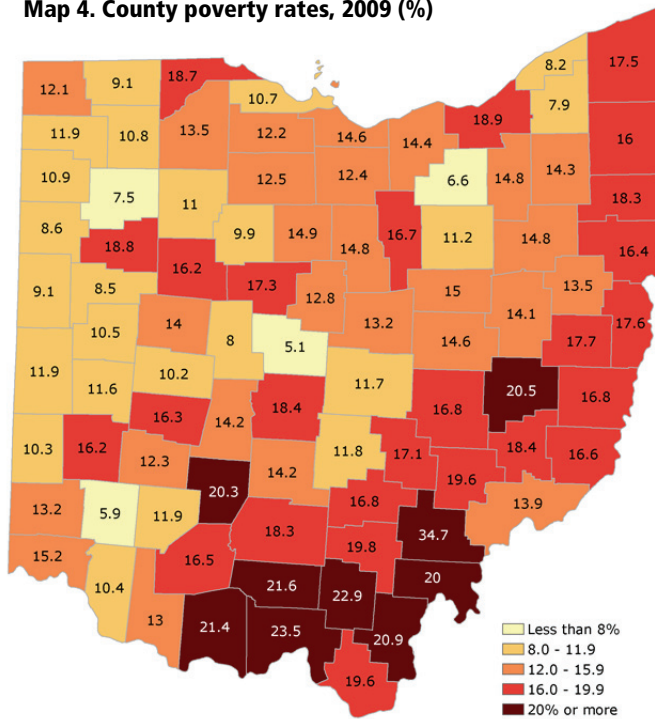
Source: U.S. Department of Agriculture,  
Economic Research Service

**Map 3. Appalachia and Ohio's most rural counties**

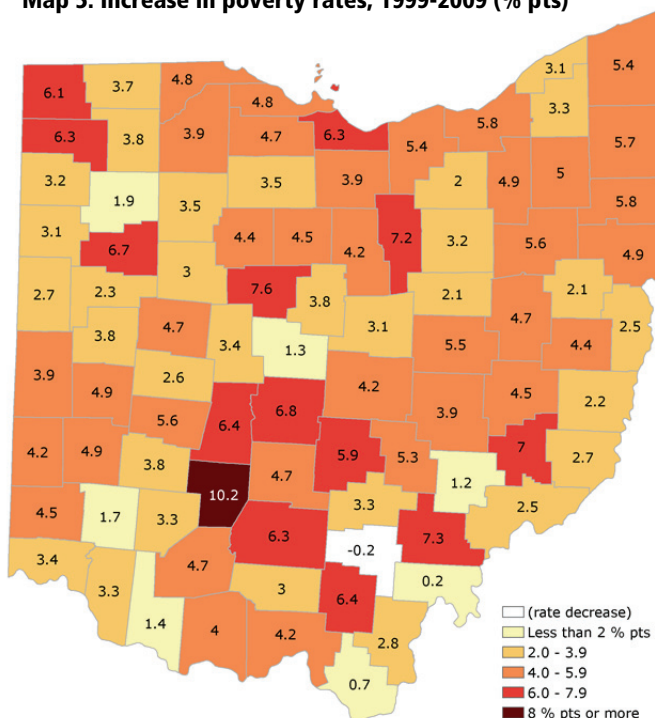


In 2009, the highest county poverty rates among Ohio's 88 counties were in the southeastern, Appalachian area of the state (Map 4), while the largest numbers of people in poverty were in the state's urban areas. Twenty-four counties had a poverty rate increase of at least five percentage points over the decade (Map 5). Only two counties had poverty rates of 20% or more in 1999, but nine counties surpassed that threshold in 2009.

**Map 4. County poverty rates, 2009 (%)**



**Map 5. Increase in poverty rates, 1999-2009 (% pts)**



Source (Maps 4 and 5): U.S. Census Bureau, Small Area Income and Population Estimates





## 4. Poverty and the recession

### Snapshot

- The economic impact in Ohio of the recession included the loss of 430,500 jobs, 238,900 more new unemployment claims, 169,300 more unemployment benefit exhaustions, and 80,000 fewer people in the labor force.
- From 2007 to March 2010, job losses in the Manufacturing and Construction sectors accounted for more than half of all employment decline. The Educational Services and Health Care and Social Assistance sectors had substantial growth in private employment.
- State projections for 2008-2018 show a loss of 110,000 manufacturing jobs. The greatest projected gains are in the Health Care and Social Assistance and Professional and Technical Support sectors, which are forecast to gain a total of nearly 205,000 jobs.
- After 40 months of year-over-year unemployment rate increases, the Ohio unemployment rate dropped to 9.2% in February 2011, from a high of 11.0% in March 2010.
- If discouraged workers, those marginally attached to the labor force, and those employed part-time for economic reasons are added to the official unemployment rate, the measure of Ohio "labor underutilization" was as high as 16.9% in 2010.
- From the start of the Great Recession through mid-2010, 55% of the nation's labor force had suffered a period of unemployment, a cut in pay, a reduction in hours, or an involuntary move to part-time work.
- From 2007 to 2009, the Ohio poverty rate increased from 13.1% to 15.2%, with an additional 246,000 Ohioans in poverty. The poverty rate for children increased from 18.5% to 21.9%.
- From fiscal years 2008 to 2010, the number of Ohio Works First (TANF) recipients increased by 33.5%.
- From school years 2007-08 to 2009-10, the percent of economically disadvantaged Ohio public school students increased from 32.7% to 42.9% of total school enrollment.
- About 1.6 million Ohioans received SNAP food support in fiscal year 2010. From 2008 to 2010, the number of non-public assistance SNAP recipients increased by 43.3% and public assistance recipients increased by 21.6%.
- Among working age adults with incomes below 138% of the Federal Poverty Level, the rate of uninsured jumped from 23.9% in 2008 to 32.4% in 2010. In fiscal year 2010, nearly two million Ohioans were Medicaid eligible.
- There were 85,483 foreclosure filings in Ohio in 2010, up from 64,913 in 2005.
- In program year 2010, 663,218 households received assistance through the Low Income Home Energy Assistance Program, up 27% from program year 2007.
- Programs that provide assistance with basic needs, such as food, utilities, and shelter, not only provide much-needed help for low-income families, but also serve as an economic stimulus.

## The Ohio economic climate

The nation's "Great Recession," defined as the 18-month period from December 2007 to June 2009, was longer and deeper than any other economic downturn since World War II. The Congressional Budget Office projects that national unemployment will remain above 8.0% through 2012, and that the U.S. will not reach the "natural" unemployment rate of 5.3% until 2016.

The recession presents additional challenges to Ohio in addressing poverty, which had been persistently high prior to the recession. Ohio's job growth has lagged behind national rates since the mid-1990s, due in part to the state's concentration of industries undergoing structural changes, such as "automation, product shifts, outsourcing, and increased competition." From March 2000 to March 2010, Ohio lost more than 627,000 jobs, a decrease of 11.1%, for a total of 5,004,800 jobs, the fewest since January 1994. Nearly 70% of this job loss occurred from March 2007 through March 2010. Table 6 provides an overview of the economic impact of the recession in Ohio.

**Table 6. Ohio economic impacts of the Great Recession**

Measure	Comparison Periods	Period 1	Period 2
430,500 job decrease in nonfarm employment	March 2007, March 2010	5,435,300	5,004,800
312,000 more unemployed persons	March 2008, March 2010	344,000 (5.7%)	656,000 (11.0%)
238,900 more <i>new</i> unemployment claims	2007, 2009	400,638	639,557
169,300 more unemployment benefit exhaustions	2007, 2009	78,525	247,778
71,000 more mass layoff separations	2007, 2009	43,849	114,879
80,000 fewer people in labor force	Dec. 2007, Dec. 2009	5,985,000	5,905,000

Source: Ohio Department of Job and Family Services, Labor Market Information

Note: Change measures are rounded to nearest hundred.

## Industry sectors

From March 2007 to March 2010, Ohio's total nonfarm employment decreased by 430,500. Job losses in the Manufacturing (Durable and Nondurable Goods) and Construction sectors accounted for more than half (53.6%) of all employment decline, despite representing only 18.6% of total employment in March 2007. Only the Educational Services (+9.6%) and Health Care and Social Assistance sectors (+4.9%) had substantial growth in private employment (Table 7).

Ten year projections by the Ohio Department of Job and Family Services show a loss of 110,000 jobs in the manufacturing sector from 2008-2018. The greatest projected gains are in the Health Care and Social Assistance sector and the Professional and Technical Services sector, which together are forecasted to gain nearly 205,000 jobs.

**Table 7. Ohio employment change and projections by sector**

Sector	March 2010	# change March 2007 to March 2010	% change March 2007 to March 2010	Projected job growth 2008-2018
Total (of sectors below)	5,004,800	-430,500	-7.9	226,300
Construction	165,000	-62,300	-27.4	24,200
Durable Goods Manufacturing	406,500	-132,500	-24.6	-89,500
Real Estate and Rental and Leasing	54,200	-13,100	-19.5	3,600
Transportation, Warehousing, and Utilities	177,300	-32,300	-15.4	17,900
Nondurable Goods Manufacturing	206,000	-36,000	-14.9	-20,500
Wholesale Trade	211,600	-27,300	-11.4	4,400
Information	77,500	-9,900	-11.3	-6,000
Administrative, Support, and Waste Services	280,900	-34,300	-10.9	38,300
Finance and Insurance	209,700	-24,500	-10.5	8,200
Retail Trade	562,500	-41,100	-6.8	-3,100
Accommodation and Food Services	409,700	-26,300	-6.0	19,200
Professional and Technical Services	233,200	-11,800	-4.8	55,500
State Government	164,100	-4,000	-2.4	0
Local Government	542,800	-9,800	-1.8	5,800
Mining and Logging	11,400	-200	-1.7	-500
Management of Companies and Enterprises	104,500	-1,100	-1.0	7,600
Arts, Entertainment, and Recreation	67,200	700	1.1	2,100
Federal Government	79,700	3,100	4.0	-2,400
Health Care and Social Assistance	722,000	33,900	4.9	149,200
Educational Services	107,400	9,400	9.6	12,300

Source: Ohio Department of Job and Family Services, Labor Market Information, Current Employment Statistics and Ohio Job Outlook

## Unemployment trends

From February 2007 through May 2010, Ohio had 40 consecutive months of year-over-year (i.e., comparing month to same month in previous year) unemployment rate increases. In December 2010, 567,000 Ohio workers were unemployed. Although the adjusted unemployment rate in December 2010 (9.6%) had dropped from a high of 11.0% in March 2010, it was still 4.0 percentage points higher than in December 2007, when 229,000 fewer persons were unemployed. In February 2011, the Ohio seasonally adjusted unemployment rate stood at 9.2%.

New unemployment claims in 2009 were up by 240,000 or 59.6% from the 2007 total of 401,000 new claims. During the three-year period from 2007 through 2009, 64% of all initial claimants were from the Manufacturing sector. Annual separations due to mass layoff events tripled, increasing from 43,849 in 2007, to 114,879 in 2009. The number of new unemployment claims and benefit exhaustions were down from the 2009 counts, by 24.7% and 29.1%, respectively. However, the number of 2010 exhaustions was still more than twice that of 2007 (ODJFS, BLS).

## Other measures of unemployment

The unemployment rate, the most commonly cited measure of unemployment, does not provide a complete picture of the impact of the recession on Ohio workers. The U.S. Bureau of Labor Statistics provides alternative measures of labor underutilization for states, which indicate that a much larger number of Ohioans are feeling the impact of the recession (BLS, 2011). These measures include:

- **Discouraged workers:** Persons who are not in the labor force, want and are available for work, and had looked for a job sometime in the prior 12 months, but had not looked for work in the prior four weeks because they believed that no jobs were available for them;
- **Marginally attached:** Criteria the same as for discouraged workers, except any reason could have been cited for the lack of a job search in the prior 4 weeks; includes discouraged workers; and
- **Employed part time for economic reasons:** Those working less than 35 hours per week who want to work full time, are available to do so, and gave an economic reason (hours have been cut back or they were unable to find a full-time job) for working part time.

**Table 8. Alternative measures of labor underutilization, Ohio, 2007 and 2010 annual averages**

Measure	% 2007	% 2010
<b>Persons unemployed 15 weeks or longer</b> , as a percent of the civilian labor force	1.8	5.7
<b>Job losers and persons who completed temporary jobs</b> , as a percent of the civilian labor force	2.8	6.1
<b>Total unemployed</b> , as a percent of the civilian labor force (the official unemployment rate)	5.6	10.1
<b>Total unemployed plus discouraged workers</b> , as a percent of the civilian labor force plus discouraged workers	5.7	10.8
<b>Total unemployed, plus discouraged workers, plus other marginally attached workers</b> , as a percent of the civilian labor force plus all marginally attached workers	6.5	11.6
<b>Total unemployed, plus all marginally attached workers, plus total employed part time for economic reasons</b> , as a percent of the civilian labor force plus all marginally attached workers	9.7	16.9

Source: Current Population Survey

Note: Unemployment rate here may differ from official state unemployment rate for the same period.

## Impact of the recession on income and poverty

From the start of the Great Recession through mid-2010, 55% of the nation's labor force had suffered "a spell of unemployment, a cut in pay, a reduction in hours or an involuntary move to part-time work." For lower-income households (income less than \$30,000 per year), the recession exacerbated a variety of hardships. Among this income group:

- 30% of working adults took a pay cut
- 33% of homeowners owed more on their mortgage than the house was worth
- 42% had to borrow money to meet basic needs
- 44% had difficulty obtaining medical care

The Great Recession also widened the already large income inequality between the richest and poorest fifth of American working families. Nationally, the income inequality gap increased by 5% from 2007 to 2009, with the richest 20% of working families earning more than 10 times the pay of the poorest 20% of working families (Pew Research Center, 2010).

**Unprecedented numbers of persons in poverty**

According to the U.S. Census Bureau, 43.6 million Americans were in poverty in 2009, the largest number ever in the 51 years that poverty estimates have been published (DeNavas-Walt, et al, 2010). From 2007 to 2009, this number increased by 6.3 million persons, and the poverty rate increased from 12.4% to 14.3%. In 2008, research from the Center on Budget and Policy Priorities projected that the number of Americans in poverty could have risen to 47.5 million people if the stimulus package did not include provisions to help mitigate poverty, such as greater food stamp benefits and extended unemployment insurance (Parrott, 2008). Unemployment insurance alone has been credited with keeping an additional 3.3 million more Americans out of poverty in 2009 (Nichols, 2010). More broadly, the Center on Budget and Policy Priorities estimates that federal stimulus programs kept 6 million Americans out of poverty in 2009 (Sherman, 2009).

A Brookings Institution simulation designed to predict the national poverty rate based on unemployment trends and other federal administrative data—and which correctly predicted the 2009 U.S. rate—projects that the poverty rate will reach 16% in 2014 (Sawhill & Monet, 2010). The speed and degree of economic recovery, coupled with Congressional decisions on new and extended antipoverty measures, will determine whether poverty rates eventually reflect the full magnitude of the recession.

**The recession and poverty in Ohio**

Similar to the nation, Ohio experienced an increase in poverty during the recession, when the poverty rate rose from 13.1% in 2007, to 15.2% to 2009, dropping Ohio's ranking from 18<sup>th</sup> to the 16<sup>th</sup> in highest poverty rate among the 50 states. This increase represented 246,000 additional Ohioans in poverty, pushing Ohio to more than 1.7 million persons in poverty overall. Even with antipoverty measures in place, the two-year increase in poverty rate from 2007 to 2009 was the greatest increase since 1989 to 1991 and the highest rate since 1983.

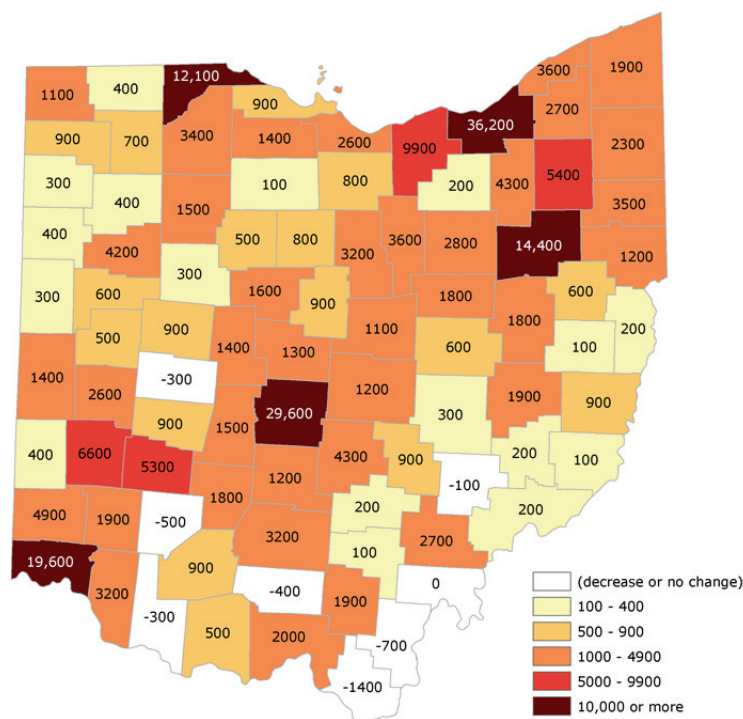
The poverty rate for Ohio children under age 18 rose from 18.5% to 21.9%, an even larger jump than for the state's overall poverty rate. However, a Brookings Institution study predicting childhood poverty rates for 2010, concludes that Ohio's child poverty rate will remain essentially unchanged from 2009 to 2010, despite a predicted increase in the national child poverty rate of 1.3 percentage points because of lingering effects of the recession. This same line of research anticipates child poverty will remain above 20% throughout the decade (Isaacs, 2010).

### Impact of the recession on poverty in Ohio counties

The recession did not affect the poverty rates of all Ohio counties the same. In 16 counties, the poverty rate rose by at least 3.0 percentage points, including five counties (Fayette, Ashland, Jackson, Athens, Guernsey) with an increase of 5.0 or more percentage points. However, eight counties had a poverty rate decrease from 2007 to 2009. Rate increases for all counties are included in the Appendix.

Map 6 depicts the number of persons (rounded to the nearest 100) added to the poverty total of each county over the course of the recession.

**Map 6. Change in number of people in poverty by county, 2007-2009**



Source: U.S. Census Bureau, Small Area Income and Population Estimates

The recession-fueled unemployment rates do not fully explain county poverty levels. Counties with high poverty rates do not, in all cases, also have high unemployment rates (Map 7). Only eight counties had both high unemployment and poverty rates in 2009: Adams, Lucas, Meigs, Morgan, Pike, Mahoning, Noble, and Vinton counties.

Five counties had high poverty rates, but relatively low unemployment rates: Athens, Cuyahoga, Franklin, Gallia, and Lawrence. This suggests these counties have substantial numbers of very low-income persons who are not in the labor force, which may include younger children, the elderly, college students not living in dormitories, and those who have dropped out of the labor force.

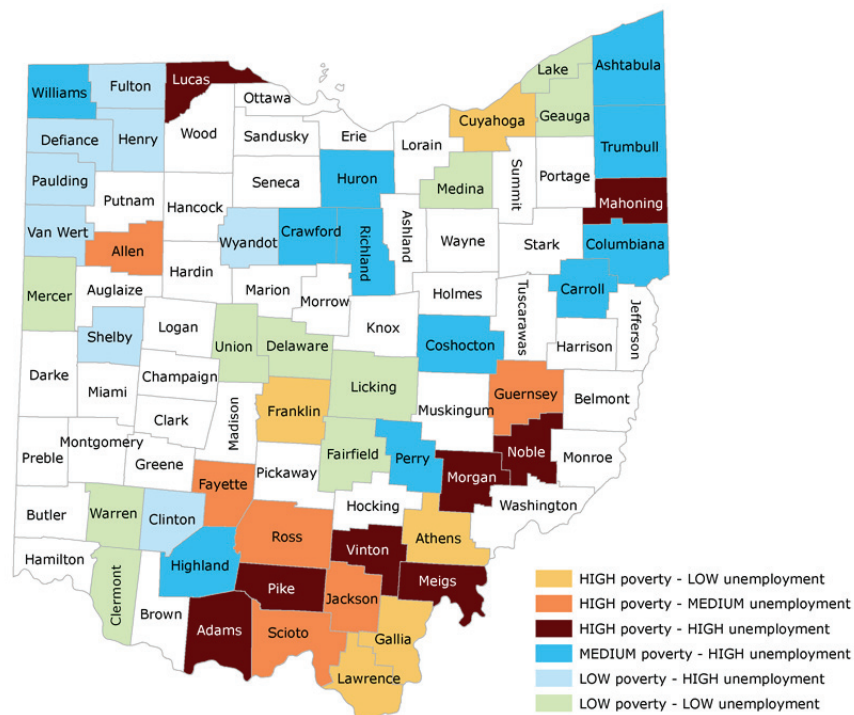
Eight counties—Clinton, Defiance, Fulton, Henry, Paulding, Shelby, Van Wert, and Wyandot—had high unemployment rates, but relatively low poverty rates. This combination may signify that a



substantial number of middle-class households in these counties are at risk of poverty if high unemployment persists.

The poverty and unemployment rates of ten primarily suburban counties remained relatively low throughout the recession. These included Lake, Geauga, and Medina in the Cleveland metro area; Delaware, Union, Licking and Fairfield in the Columbus metro area; Warren and Clermont in the Cincinnati metro area; and Mercer county.

**Map 7. Typology of counties by poverty and unemployment rates, 2009**



#### Key

	Poverty	Unemployment
<b>High</b>	18.0% and above	13.0% and above
<b>Medium</b>	12.0-17.9%	10.0-12.9%
<b>Low</b>	Less than 12.0%	Less than 10.0%

Source: U.S. Census Bureau, Small Area Income and Population Estimates; Ohio Department of Job and Family Services, Labor Market Information, Local Area Unemployment Statistics

## Indicators of community and family hardship

While unemployment is the most frequently cited measure of the impact of the recession, there are a number of other indicators of the economic distress of Ohio families and communities as a result of the recession. After several years of decreases, the number of Ohio Works First recipients increased by 33.5% from fiscal year 2008 to 2010, with 57,087 more Ohioans receiving public assistance.

The number of economically disadvantaged public school students—those eligible for the federal free or reduced price lunch program—increased by 89,422 from school years 2007-08 to 2009-2010. This was an increase from 32.7% to 42.9% of total school enrollment in Ohio. A Franklin County study found increases in economically disadvantaged students in many suburban school districts (Kids Ohio, 2010). Table 9 provides an overview of the impact of the recession on Ohio families and communities.

**Table 9. Ohio community and family impacts of the Great Recession**

Measure	Comparison Periods	Period 1	Period 2
143,700 more uninsured working-age adults	2008, 2010	1,220,355	1,364,064
407,800 fewer working-age adults covered by employer-sponsored insurance	2008, 2010	4,577,633	4,169,858
53,700 more people receiving food stamps, public assistance	FY 2008, FY 2010 (monthly avg.)	249,193	302,912
379,700 more people receiving food stamps, non-public assistance	FY 2008, FY 2010	877,356	1,257,072
57,100 more Ohio Works First recipients	FY 2008, FY 2010	170,570	227,657
261,900 more Medicaid eligible individuals	FY 2008, FY 2010	1,695,629	1,957,491
141,400 more households receiving energy assistance through LI-HEAP	PY 2008, PY 2010	521,784	663,218
20,600 more foreclosure filings	2005, 2010	64,913	85,483
89,400 more economically disadvantaged students in Ohio public schools	SY 2007-08, SY 2009-10	659,586	749,008
246,000 more Ohioans in poverty	2007, 2009	1,464,133	1,709,971

Source: Ohio Family Health Survey; Ohio Department of Job and Family Services; Ohio Department of Development; Policy Matters Ohio; Ohio Department of Education; U.S. Census Bureau

Note: Fiscal Year (FY), Program Year (PY), School Year (SY)

### Food assistance

About 1.6 million people (13.5% of all Ohioans) received food support benefits from Food and Nutrition Services (FNS) during fiscal year 2010. Most of these recipients of food assistance (81%) were not receiving public assistance, indicating that many of these recipients may be among the working poor. From 2008 to 2010, the number of non-public assistance FNS recipients increased by 43.3%, compared to a 21.6% increase for public assistance FNS recipients.

### Health care

In fiscal year 2010, nearly two million Ohioans were Medicaid eligible, representing 17.0% of the total state population. The number of eligible persons was up by 15.4% from 2008. The percentage of children insured through Medicaid increased from 35.3% to 39.5% over the two-year period.

In 2010, 18.8% of Ohioans age 18 to 64 were uninsured. Working age persons without insurance were four times more likely to not have a usual source of medical care than those with insurance. Among working age adults with incomes below 138% of the Federal Poverty Level, the rate of uninsured jumped from 23.9% to 32.4% from 2008 to 2010.

### **Housing affordability**

The cost of housing typically represents the largest expense for low-income households. Among Ohio households with income less than \$35,000 in 2009, there were 536,174 renters (62.7%) and 387,882 owners (48.2%) who were “housing cost burdened,” paying 35% or more of their income to cover housing costs (rent/mortgage and utilities). Among renters of all incomes, 353,154 (26.5%) were extremely cost burdened, paying at least 50% of their income for housing.

In program year 2010, Ohio CAAs and partner organizations assisted 663,218 household through the Low Income Home Energy Assistance Program (LI-HEAP) at an average cost of \$268 per household. The total households served was up by 141,434 (27%) from program year 2007.

The annual number of new foreclosure filings in Ohio has steadily increased over the past decade, beginning well before onset of the housing crisis. Filings plateaued but remained high during and after the recession. The 2010 total of 85,483 new foreclosure filings was down 4% from the 2009 total; however, it still represented a 33% increase from the 2005 total and a 142% increase from 2000. As of the third quarter of 2010, about 578,000 Ohio homeowners had negative or near negative equity in their home (debt exceeding value). With 26% of all home mortgages “underwater,” Ohio ranked fifth worst among all states (Rothstein, 2011).

### **Poverty reduction as an investment in recovery**

Economists are in general agreement that full recovery for the American economy will take several years and will require new economic drivers and workforce policies (Coalition on Human Needs, 2010; Holzer, 2010; Irons, 2009). There is evidence that helping individuals and families meet basic needs and move toward self-sufficiency is not only the right thing to do in hard times, but is also a cost-effective way to recover from a recession and mitigate future downturns (GAO, 2007; Holzer, 2010). Investment in human capital in the form of food, health care, housing, child care, and education can enable all Ohioans to fully participate in the labor force.

When the productive capacity of unemployed and underemployed individuals is lost, it means that their purchasing power and savings is lost as well. Loss of future earnings reduces income tax revenues, while increasing public expenditures for health care, incarceration, and public assistance that occur as poverty rises. U.S. economic losses caused by low productivity and earnings, bad health, and high levels of crime and incarceration among adults who grew up poor has been estimated to reduce the value of U.S. economic output by as much as four percent of GDP each year, or roughly \$500 billion.

This loss of productivity also affects future generations. Children born and raised in poverty have lower odds of experiencing upward economic mobility—both in terms of their own real income and relative to other Americans—than those from higher income families.

### **The economic impact of basic needs assistance**

A 2009 report suggests that programs that provide assistance with basic needs, such as food, utilities, and shelter, not only provide much needed help for low-income families, but also serve as short-term economic stimulus. Based on estimates from the U.S. Departments of Agriculture, Energy, and Health and Human Services, and the Congressional Budget Office, following are examples of the economic benefits of federal and state assistance programs (Moses, 2009):

- **Supplemental Nutrition Assistance Program**—\$1 billion invested in food stamps results in an increase of 16,400 private sector jobs due to expanded economic activity in such areas as farming, livestock, food processing, and transportation. Food stamp benefits are spent extremely rapidly, and each \$1 invested in food stamps results in an economic boost of nearly \$2.
- **Home Weatherization Assistance Program**—\$1 million in weatherization program funding to make homes more energy efficient and create energy savings for customers also creates 52 direct jobs and additional indirect jobs for subcontractors and material suppliers.
- **Homelessness prevention**—The average cost of providing temporary utility or rent assistance that successfully helps families retain their permanent housing is one-sixth the cost of providing housing at a homeless shelter.

## 5. Community Action and economic recovery

### Supporting the economic success of families, businesses, and communities

Since the inception of the War on Poverty in 1964, CAAs have provided services for low-income individuals and families to address basic and emergency needs and help them move to self-sufficiency. The national Community Action Network has established national performance indicators for consistent nationwide CAA reporting of annual service levels, client outcomes and community improvements.

The Results Oriented Management and Accountability (ROMA) framework allows consistent, comparable reports from diverse agencies. No two agencies are alike and not all provide every program. For example, 36 of Ohio's 50 agencies reported providing emergency food to 284,463 people in 2009. A smaller number of agencies build or rehabilitate housing in their communities. In 2009, 18 agencies reported creating 1,694 units.

The numbers however, only tell one part of the story. The work of Community action also directly supports economic success for families, businesses and communities. In a variety of ways, Community Action programs represent important strategies for economic recovery in Ohio. This section includes case studies of innovated CAA programs identified by OACAA that are examples of how Community Action meets the needs of low-income populations while contributing to community and economic development.

Strategy	Program	Agency	Program Service Area
Growing family financial assets	Financial Literacy Experience (FLEX)	IMPACT Community Action	Franklin County
Retaining jobs and building a skilled workforce	Glatfelter Incumbent Worker Program	Community Action Committee of Pike County	Chillicothe
	Community Technology Learning Center	Community Action County of Portage County	Portage County, other Ohio counties and parts of Pennsylvania
Creating jobs in a growth sector	Ironton Medical Campus	Ironton-Lawrence Community Action Organization	Lawrence County, surrounding Ohio counties, and parts of Kentucky and West Virginia
Supporting employment stability	Hancock Area Transportation Services (HATS)	HHWP Community Action Commission	Hancock County
Creating new businesses	Dayton Microenterprise Business Development and Trainings	Community Action Partnership of Greater Dayton	Montgomery County

## Growing family financial assets

The Corporation for Enterprise Development (CFED) defines asset poverty as the inability of a household to subsist for three months in the absence of income. CFED ranked Ohio 29<sup>th</sup> among all states in the percent of households that are asset poor (23%). For the lowest-income households (income less than \$24,800) the asset poverty rate is 54%.

An important financial asset for low-income working families is the federal Earned Income Tax Credit (EITC). In tax year 2007, more than 800,000 Ohio households received the EITC, with an average claim of about \$1,900 and a total of \$1.6 billion in credits statewide (Rothstein, 2010). Still, it is estimated that tens of thousands of Ohioans who qualify don't claim the credit. In 2009, CAAs assisted 7,500 low-income households in filing tax returns and claiming the Earned Income Tax Credit (EITC).

In addition to EITC assistance, CAAs provide many services directed at household financial stability and asset growth. These include financial literacy classes, financial planning tools, and savings vehicles such as Individual Development Accounts.

### CAA Case Study: Financial Literacy Experience

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- **Agency:** IMPACT Community Action, in partnership with OACAA, Communities in Schools
- **Program/Initiative:** Financial Literacy Experience (FLEX)
- **Service Area:** Whitehall City School District, Columbus City School District, and other private schools in Franklin County
- **Persons Served:** Students in grades 3-8 who participate in afterschool programs administered by Communities in Schools
- **Annual Program Budget:** \$25,000 for the 2010-2011 school year
- **Program Funding Source:** Community Services Block Grant
- **Person(s) Interviewed:** Latisha Chastang, IMPACT Community Action and Jim Danes, OACAA

#### Program Description

The FLEX (Financial Literacy Experience) Program is a collaboration of OACAA, IMPACT Community Action, and Communities in Schools (CIS). The program teaches financial literacy to students in grades 3-8 in the Whitehall City School District, in three schools in Columbus City School District, and three private schools in Franklin County. In the first full year of implementation (the 2010-2011 school year), IMPACT funded the program with \$25,000 in Community Services Block Grant (CSBG) dollars. FLEX is currently serving 257 students from a total of 12 schools.

The FLEX program is innovative in a number of ways. The idea for the program has its roots in Ohio Senate Bill 311 (also known as the Ohio Core), which became law in January 2007. The law integrates economics and financial literacy as a requirement for high school graduation starting with the Class of 2014. The FLEX program proactively teaches basic financial literacy concepts and skills to students at a young age, with the goals of providing a foundation for the high school financial literacy requirement and equipping them with skills and values they need to be financially responsible adults.



The program partnership is also innovative. Staff from CIS and IMPACT were trained and certified to teach financial literacy through a partnership with Ashland University. Teachers were trained on a variety of financial literacy curricula that could be tailored to meet the specific needs and interests of students, school districts, and communities. CSBG funds were used to support the training costs and IMPACT's program administration costs. Communities in Schools, whose staff teach the FLEX classes, has incorporated the classes into its existing afterschool programs operating in Whitehall and Columbus schools.

Because the program is funded with CSBG dollars, students must meet income eligibility requirements to participate. Obtaining income information from parents posed an administrative barrier that might have prevented some children from enrolling in the FLEX program. To avoid this, OACAA and IMPACT obtained a waiver from the U.S. Department of Health and Human Services that allowed them to enroll students in the FLEX program who qualified for the federal Free and Reduced Price Lunch Program.

CSBG reporting requirements and outcome measures lend credibility and accountability to the FLEX program. They provide OACAA and IMPACT with useful data to build and improve on the program in future years.

FLEX began as a pilot program in 5 schools and has expanded in its first full year of implementation to 12 schools. The plan for future years is to expand into more schools and perhaps more school districts within Franklin County. It is also hoped that the program can transition from an afterschool program to one that is taught as part of schools' regular curricula.

The community's response to the FLEX program has been very positive. IMPACT reports that the program has exceeded expectations in the number of students who participated and the involvement of various community partners, including local businesses. Several banks have provided their own financial literacy materials to the program, and some have provided guest speakers who have volunteered at community forums ("Food for Thought" meetings). Fifth Third Bank provided a donation in support of the program, which has been used to provide students with incentives to participate and do well in the FLEX classes.

FLEX has also allowed IMPACT to expand its outreach in the community. Thanks to FLEX, IMPACT staff met the parents of Whitehall students, some of whom had never heard of the organization, and provided them with information about the array of services that IMPACT provides.

### **Economic development benefit**

The FLEX program contributes to Franklin County's economic development by helping to build a ready and reliable workforce at all education and skill levels. The goal of the program is to break familial cycles of poverty by teaching children vital financial literacy skills at an age that is young enough for them to absorb and internalize them. Further, the hope is that children who are well-equipped with these skills will become fiscally responsible adults who spend wisely and build assets for the future.

## Retaining jobs and building a skilled workforce

From 2008 to 2018, it is projected that Ohio will add nearly 68,000 “middle-skill” jobs that require either an Associate’s Degree or a postsecondary vocational award (ODFJS). However, in 2009, among Ohio adults age 25 to 64, about 596,000 (10%) did not have a high school diploma or equivalent, and over 2 million, or about one-third, had no education beyond high school. These underprepared adults are more likely to be unemployed and to live in poverty. Added to this total are thousands of recently dislocated workers who may have postsecondary education but need retraining to be qualified for new jobs

CAAs provide services for youths and adults who want to increase their education and training to enhance their employability. This includes providing Adult Basic and Literacy Education (ABLE) and GED preparation and wraparound services to address issues in addition to education that pose barriers to employment. In 2009, 37,421 Ohioans obtained skills or competencies required for employment, and 7,315 achieved living wage employment as a result of CAA programs.

CAAs collaborate with other community organizations and often serve as an entry point for low-income persons to other education providers, such as community colleges, career-technical school, and apprenticeship programs. CAAs also work with local employers to target workforce programs to meet their skill needs and to obtain and administer federal funding to avert or address business closures and mass layoffs.

### CAA Case Study: Glatfelter Incumbent Worker Program

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- **Agency:** Community Action Committee of Pike County
- **Program/Initiative:** Glatfelter Incumbent Worker Program
- **Service Area:** Chillicothe, OH
- **Persons Served:** Incumbent workers at Glatfelter, a global supplier of specialty paper and engineered products, located in Chillicothe, OH
- **Annual Program Budget:** \$1.2 million (three-year grant)
- **Program Funding Source:** Rapid Response Aversion Grant administered through the federal Workforce Investment Act
- **Person(s) Interviewed:** Rita Moore, Director, Workforce Connections of Pike County

#### Program description

In August 2007, the State of Ohio awarded a three-year, \$1.2 million Rapid Response Layoff Aversion Grant to Workforce Development Area #1 (WDA #1), comprising Adams, Brown, Pike, and Scioto Counties. The purpose of the grant was to increase the skill level of incumbent workers and retain local jobs at Glatfelter, a global supplier of specialty paper and engineered products, and one of the largest employers in Southern Ohio (located in Chillicothe). The goals of the grant were to upgrade or retrain Glatfelter’s 1,500 employees (1,200 hourly and 300 salaried) in the following areas: maintenance; labor/management collaboration; essential supervisory; strategic leadership; professional development; and sustainable forestry.

Workforce Connections of Pike County, a division of Community Action Committee of Pike County (CACPC), was the designated grant operator. The grant with Glatfelter was considered unique, because it provided Rapid Response resources prior to a plant closure (instead of after an announcement of closure). Due largely to this flexibility, and to cooperation among the state, Glatfelter, CACPC, and local government (Pike and Ross Counties), more than 250 jobs were retained, and in August 2010, 25 new employees were hired. In addition, CACPC—working with over 20 providers including Ohio University at Chillicothe, Pickaway-Ross Career Technology Center, and Glatfelter vendors—provided skill-building and skill-refreshing training to 2,172 people (primarily Glatfelter maintenance, engineering, IT, and salaried employees).

The primary challenges faced by CACPC and Workforce Connections of Pike County included clearly communicating to employees and the community at large how the state grant could be used and the requirements of an Incumbent Worker application. Timing was another challenge. After the announcement of the Aversion Grant in August, WDA #1 had to respond quickly to ensure employee intake was completed prior to the commencement of training. Both challenges were overcome and training began quickly.

### **Economic development benefit**

CACPC calculates that the State of Ohio's \$1.2 million investment has yielded an approximate 1,250% return-on-investment. At a minimum, the annual wages paid to the 250+ employees whose jobs were retained totaled about \$15 million. This figure does not include overtime pay or payroll taxes, or the savings in entitlement payments for workers who avoided unemployment.

### **CAA Case Study: Community Technology Learning Center**

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- **Agency:** Community Action Council of Portage County
- **Program/Initiative:** Community Technology Learning Center
- **Service Area:** Portage County, other Ohio counties and parts of Pennsylvania
- **Persons Served:** Low-income individuals, employees, agency clients, and others seeking training or certification in the information technology field
- **Annual Program Budget:** Approximately \$220,000 in 2011
- **Program Funding Source:** A combination of Community Services Block Grant, Workforce Investment Act, and TANF funding; service contracts with local governments, private companies, and public agencies; and private-pay course registration fees
- **Person(s) Interviewed:** David Shea, Executive Director, Community Action Council of Portage County

### **Program description**

The Community Technology Learning Center (CTLC) is a State of Ohio registered proprietary school that offers a wide range of information technology certification programs. Programs are offered at different aptitude levels, specifically designed to meet the diverse and changing needs of the local and regional workforce. Every program includes instructor-led, hands-on training that prepares students for the exams required to earn certification.

CTLC offers 21 IT certifications and 45 different courses. Programs include Certiport's IC<sup>3</sup> (Internet and Computing Core Certification), MCAP (Microsoft Certified Application Professional), MCAS (Microsoft Certified Application Specialist), and MOS (Microsoft Office Specialist) certification; ACE (Adobe Certified Expert) certification in visual design, digital video,

and digital design; CompTIA's A+, Network+, Server+, and Security+ certification; and several Microsoft certifications, including Systems Administrator (MCSA), Systems Engineer (MCSE), and Database Administrator (MCDBA). CTLC is also a member of the Microsoft Partner Network, which allows it to test Microsoft products before they are released to the general public and provides the Center with free access to new software and user licenses.

The CTLC is unique because of the variety of services it provides to residents of Portage County, surrounding counties, and even other states. CTLC is a proprietary school from which 35 to 50 students receive IT certification every year. CTLC is also a training center authorized under the Workforce Investment Act to provide local workforce training. It also functions as an Ohio Benefit Bank site, assisting residents with applications for state and federal benefits and free tax assistance.

CTLC also functions as a certified testing center for five different testing entities, including VUE-sponsored certification exams. CTLC provides a secure, soundproof, and monitored testing environment at which an individual can take a state licensure exam and is the only testing center of this kind within an approximate 30-mile radius. People from distant Ohio counties, and even from Pennsylvania, use the Center for testing, and it serves 1,000 to 1,500 people annually.

Funding for CTLC comes from a variety of sources and totals approximately \$220,000 per year. Community Services Block Grant funding supports the Center's IT services. Other revenue comes from WIA and TANF to provide training for eligible low-income individuals, contracts with agencies such as the Bureau of Vocational Rehabilitation to train clients, employer contracts to train or upgrade employee skills, contracts with testing entities such as VUE; the City of Kent to provide training for Kent residents who are low-income, and from self-pay clients seeking various IT certifications.

One of the biggest challenges facing CTLC is that it is not yet fully accredited. Ohio law requires a school to be in existence for at least five years before applying for accreditation. CTLC was founded in 2005 and has just begun the accreditation process (which CTLC staff describes as "intensive and incredibly expensive"). Once accredited, however, students will be able to access federal financial aid to enroll in CTLC courses and will be eligible for federal work study programs. Accreditation has the potential to substantially increase the number of students CTLC serves. Other challenges CTLC faces include the cost of keeping up with the latest technology and marketing the Center more effectively.

In the near future, the Community Action Council of Portage County expects to receive funding under Connect Ohio's new federally-funded Every Citizen Online project, which offers computer training programs across states in an effort to encourage broadband adoption among new users. Through this, CTLC plans to provide free basic computer training to 456 individuals.

### **Economic development benefit**

The Community Technology Learning Center provides a diversity of Information Technology programs to address the skilled workforce needs of employers. The Center has worked in cooperation with communities and local governments to design many of its programs to meet local needs in workforce development training, and the curriculum continues to evolve to meet rapid changes in technology and client needs. Students who receive certifications through CTLC are better positioned to gain employment in the information technology field or to advance in their current careers. CTLC also helps students obtain internships with local companies or at CTLC. This provides students with work experience, while teaching resume-writing and interviewing skills.

## Creating jobs in a growth sector

Health care is one of the fastest growing industry sectors in Ohio, with a projected 121,500 new jobs to be created from 2008-2018. At the same time, there are rural areas and urban neighborhoods in Ohio that face shortages of health care professionals and facilities. Low-income Ohioans face additional barriers to accessing health care services. One-in-three working age adults with incomes below 138% of the Federal Poverty Level (threshold used by the Ohio Family Health Survey) were uninsured in 2010.

CAAs operate health and dental clinics and provide emergency food and nutrition services. CAAs have also partnered in the construction and operation of community health facilities. In 2009, Ohio CAAs provided emergency medical care for 5,940 clients and immunizations and medical and dental care for a total of 30,824 children.

### CAA Case Study: Ironton Medical Campus

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- **Agency:** Ironton–Lawrence Community Action Organization
- **Program/Initiative:** Ironton Medical Campus
- **Service Area:** Lawrence County, surrounding Ohio counties, and parts of Kentucky and West Virginia
- **Persons Served:** Patients accessing primary, emergency, and diagnostic medical care
- **Annual Program Budget:** For medical centers currently managed by ILCAO, approximately \$6 million
- **Program Funding Source:** Rural Health Initiative grant dollars, administered by the Bureau of Primary Health Care, help support the medical centers currently managed by ILCAO, as does private-pay fee revenue
- **Person(s) Interviewed:** D. R. Gossett, Executive Director of ILCAO

#### Program description

The Ironton-Lawrence Community Action Organization (ILCAO) provides health care services at four Family Medical Centers located in towns across Lawrence County. ILCAO first formed its medical centers in the 1970s as a way of making quality health care available to community residents, regardless of their ability to pay. Medical service fees are based on sliding scales according to income. The centers are funded through Rural Health Initiative grant dollars administered by the U.S. Department of Health and Human Services' Bureau of Primary Health Care.

These grants dollars, in combination with fee revenue, account for a total budget of approximately \$6 million. In 2010, the centers served approximately 14,000 patients from Lawrence County, surrounding Ohio counties, and parts of Kentucky and West Virginia.

In 2000, the main hospital in Ironton closed, resulting in lost jobs and restricted access to health care. Today, plans are underway to construct a new medical campus in Ironton. ILCAO is partnering with a local hospital in Huntington, West Virginia, to build the campus, which will include a trauma center, emergency services, and a diagnostic center. The campus is expected to open in the summer of 2012.

The Ironton Medical Campus is unique, because planning and infrastructure development projects are normally the responsibility of municipalities. ILCAO, however, has a history of collaborating and has established strong relationships with local governments to such a degree that local officials often support and participate enthusiastically in projects ILCAO takes on. In some cases, local officials have relied upon ILCAO to take on some economic development duties, thus reducing administrative costs to government. In the case of the Ironton Medical Campus, ILCAO is a key partner, entrusted with primary management of the project.

ILCAO cited two challenges with the management of its existing medical centers. Although the federal funding for the centers allows for those in need to receive health services, the grants bring with them extensive accountability and tracking requirements that take time away from assisting ILCAO clients through their other programs. Second, according to ILCAO staff, there has been a noticeable increase in abuse of prescription pain medication in Lawrence County. This has led to an increase in the number of patients seeking prescriptions and an increase in the number of patients seen only one time. The increased rate of substance abuse has also affected the workforce at large, as employers report increases in the number of failed employer-mandated drug tests among job applicants.

Despite these challenges, the ILCAO Family Medical Centers stand apart from other health care facilities. As a Community Action Agency, ILCAO is well positioned to connect patients to ancillary services, such as transportation, daycare, and job training resources, to facilitate their access to medical care. Unlike private practice physicians, ILCAO's Family Medical Centers are held to a high level of accountability for patient outcomes and tracking, and reporting.

### **Economic development benefit**

According to ILCAO, its Family Medical Centers have created 65 jobs in the local community and have helped fill gaps in medical care in Lawrence County. The new Ironton Medical Campus will create an estimated additional 350 short-term construction jobs and 75 permanent health care positions, with high potential for more jobs in the future. Equally important, the campus will provide increased access to much-needed primary care services for area residents.



## Supporting employment stability

Reliable transportation is essential to employment stability. In 2009, more than 112,500 Ohio households had at least one worker, but no available vehicle. In 2009, 11 CAAs operating transportation programs provided a total of 165,700 trips.

CAA transportation programs are often provided in lieu of, or to supplement, rural public transportation services, or to fill specific gaps in urban public transportation systems. These programs provide access to work, shopping, medical, and other services. In 2009, CAAs provided 93,688 persons with transportation assistance, including bus passes.

CAAs also operate car purchase programs, whereby clients can obtain assistance in locating and purchasing a reliable used car and then receive temporary follow-up support related to loan payments, vehicle maintenance, and fuel costs. Currently, CAAs are partners a statewide car purchase program in Ohio.

### CAA Case Study: Hancock Area Transportation Services

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- **Agency:** HHWP Community Action Commission (Hancock, Hardin, Wyandot, and Putnam Counties)
- **Program/Initiative:** Hancock Area Transportation Services (HATS)
- **Service Area:** Hancock County
- **Persons Served:** HATS is a public rural transportation program, open to the general public (with 24-hour notice) for travel within Hancock County.
- **Annual Program Budget:** \$928,682 in 2011
- **Program Funding Source:** U. S. Department of Transportation, Federal Transit Administration; Ohio Department of Transportation; United Way of Hancock County; local service contracts; fare revenue; and community donations
- **Person(s) Interviewed:** Lucy Valerius, Director of Health and Transportation, HHWP Community Action Commission

#### Program description

The Hancock Area Transportation Services (HATS) program is a rural public-transit program that operates as a curb-to-curb, demand-response program. This means that passengers schedule their ride in advance (one day and up to two weeks in advance) and reservations are made on a first come, first serve basis. HATS is available to the general public for travel within Hancock County.

HATS began in the 1970s as a small senior transportation program. In 1997, with funding from United Way of Hancock County and the Ohio Department of Transportation (ODOT), HATS transitioned to a Coordinated Transportation program that provided transportation services to approximately 30 agencies in Hancock County. In 1999, HATS evolved again to become the Rural Transit program it is today, open to the general public, with 24-hour advance notice and low fares.

In 2011, HATS total operating budget is \$928,682. Funding is provided by the U.S. Department of Transportation's Federal Transit Administration, ODOT, United Way of Hancock County. and through transportation contracts with local agencies and businesses, fare revenue, and

community donations. The program operates with a total of 11 full-time employees – including two driver supervisors, three schedulers, and six drivers – and five part-time drivers. An additional 17 drivers are available on a substitute-basis. The HATS fleet includes 18 ten-passenger vehicles (both Light Narrow Transit Body and converted vans), 80% of which are wheelchair accessible.

Since establishing HATS as a public Rural Transit program in 1999, annual ridership and total number of trips have steadily increased. In 2010, HATS made a total of 41,974 trips and transported 1,544 riders, representing a 26.4% and 58.2% increase, respectively, since 2000. Transportation is provided between the hours of 7:15 AM (first pick-up) and 10:15 PM (last drop-off), Monday through Saturday. The service area is divided into two zones: the City of Findlay (Zone 1) and Hancock County (Zone 2). One-way fares within Zone 1 are \$1.50 and within Zone 2, \$2.50. Half-price fares apply to riders who are part of ODOT's Ohio Elderly and Disabled Transit Fare Assistance Program, which reimburses local public transit systems that offer reduced fares to the elderly and to people with disabilities.

The HATS program faces ongoing challenges related to both its ridership and its image. In terms of ridership, no-shows and cancellations are a continual frustration. In 2010, for example, a total of 50,292 trips were scheduled, but only 41,974 were taken, meaning 16.5% of scheduled riders did not show up when the HATS driver came to collect them. No-shows represent lost time and revenue for the program, and potentially deprive other riders of appointed slots. With regard to image, HATS still struggles with residents thinking it serves only elderly and disabled adults. Efforts to correct this erroneous belief include making all HATS vehicles look the same and marketing the program with the slogan "It's For Everyone!"

### **Economic development benefit**

The HATS program links employers to Hancock County's workforce by providing vital transportation services in a rural community where those services would not otherwise be available. Approximately 30% of total trips provided by the HATS program are to and from places of employment. In 2005, HATS expanded its service hours to 10:15 PM largely to accommodate second-shift workers needing to get home at night, thereby filling what was recognized within the community as a gap in transportation services. HATS also operates on Saturdays, which benefits those who work service-sector jobs that require weekend work. In 2011, HATS will begin soliciting local employers to encourage them to contract with HATS to provide transportation for their employees. This could result in increased contract revenue for HATS, and benefit local economic development by potentially reducing no-show rates among employees who, for whatever reason, do not have consistent access to safe and reliable transportation.

## Creating new businesses

CAAs support job creation in their communities by providing programs that help low-income individuals start their own businesses. Microenterprise, or microcredit, lending is a technique that has been used extensively in the developing world and that has become increasingly important in the U.S. with the further tightening of business lending during the economic downturn. While traditional lending institutions generally do not consider business loans under \$50,000, microlenders offer loans ranging from \$5,000 to \$35,000. This is a more appropriate scale of financing for very small business operations with modest needs for equipment purchases or to offset living costs during the start-up period. CAA microenterprise loan programs improve the chances of business success by coupling technical assistance and entrepreneurship education with financing.

### CAA Case Study: Micro-Enterprise Business Development and Training

- **Agency:** Community Action Partnership of Greater Dayton
- **Program/Initiative:** Micro-Enterprise Business Development and Training Program
- **Service Area:** Montgomery County
- **Persons Served:** Individuals seeking to start or currently operating a small, primarily home-based business. The course is offered three times per year; pre-registration is required, and enrollment is limited to 25 persons per course.
- **Annual Program Budget:** Approximately \$50,000 annually
- **Program Funding Source:** Community Services Block Grant funding and course registration fees
- **Person(s) Interviewed:** LaSandra Wright, Director of Micro-Enterprise Business & Computer Training, Community Action Partnership of Greater Dayton

#### Program description

The Micro-Enterprise Business Development and Training Program is a ten-week course that teaches students how to plan for and successfully operate a small, home-based business. During the course, students learn to write a business plan and receive instruction on the numerous considerations that go into starting a small business. These include financing a home business, understanding credit, maintaining business records and reporting financials, projecting cash flow, product marketing, and legal considerations. Students also learn to identify and avoid many of the pitfalls that can lead to business failure.

The business development program is unique in several ways: First, the course is structured to be accessible to working adults. Classes are taught one day per week in the evenings, and free child care is provided on a first-come, first-served basis. Second, the classes use local expertise by bringing in local business representatives (who volunteer their time) to lead information sessions in their topic areas. Experienced accountants, bankers, lawyers, and other business professionals share need-to-know information, answer questions, and provide helpful advice during these sessions. Third, the course and syllabus are continually revisited and revised to provide students with the timeliest information possible and to address local needs. For example, the course was recently revised to include a session on how to market small businesses using social networking sites like Facebook.

The business development program is offered three times per year. Approximately 70 students complete the course annually. Funding for the program comes primarily from Community Services Block Grant (CSBG) dollars – approximately \$50,000 annually. A portion of the program's operating budget also comes from registration fees. Course fees are based on household income and calculated according to a sliding scale that ranges from \$25 for households at or below 125% of poverty, to \$100 for households over 200% of poverty

The Micro-Enterprise Business Development program started in 2000 and over the years has struggled with one consistent challenge: getting all students to complete their business plans. On average, about one-third of students who complete the course also complete their business plan. However, some students already operate a small business and take the course for the information and networking opportunities it provides (and not because they want or need another business plan). A continual goal of the program is to increase the number of students who complete a plan. Students also face a challenge in securing financing to start their business, often due to poor credit histories.

### **Economic development benefit**

The Micro-Enterprise Business Development and Training program has assisted individuals to start and maintain many small and home-based businesses. New start-ups have included catering, landscaping, dance instruction, home repair, floral design, child care, web design, and marketing businesses. The program provides intensive, comprehensive, and practical instruction to help individuals take an idea or a life-long dream and translate it into a viable business plan and income. The program also meets a real need in the community. According to Community Action Partnership, no other local entity—either in the for-profit or not-for-profit arena—does what this business development program does. The coursework covers so many topics, and at such depth, that Community Action Partnership considers the program to be a one-stop shop for individuals who want to start or grow a small business in the Dayton area.

## 6. Final thoughts and recommendations

There is no question that addressing poverty is key to Ohio's economic recovery. Ohio's Community Action Network is committed to helping Ohio rebuild its economy by working to alleviate the conditions of poverty that 1.7 million Ohioans now face. Jobs, education, and meeting basic needs are the key pieces in our path to recovery.

We recommend the following to address poverty in Ohio:

### 1) Good jobs with good benefits

No cure for poverty is more effective or conclusive than a good job with benefits. Ohio's Gov. John Kasich is implementing new ideas toward this end and jobs must continue to be the highest priority in addressing poverty on a large scale. And, we must ensure the jobs we attract allow Ohioans to be self-sufficient.

### 2) Accessible, affordable lifelong learning

Ohioans need a solid period of growth in high-wage jobs. However, they also need training and education in order to access these jobs. A strong relationship exists between educational attainment and poverty. The path to higher education must be established early. Unfortunately, children from low-income families are more likely to start school with limited language skills, health issues and social and emotional problems that interfere with learning. Early education programs such as Head Start can help provide more equal opportunities for Ohio's children.

Additionally, OACAA believes Ohio policy should support lifelong learning by ensuring that higher education remains affordable while worker training and retraining are funded. The state must find more ways to support education so more people can attend without amassing enormous debts. Tuition costs must be kept under control in order for more Ohioans to access education and therefore qualify for higher paying jobs that lift them securely out of poverty.

### 3) Securing safe and affordable housing

Even with growth in jobs and improved access to education, many Ohioans would still be unable to fully participate in the labor force because their basic needs are unmet.

Safe and affordable housing provides stability for families, enabling them to maintain employment, stay in school, or pursue other activities that can help them move out of poverty. Ohio should continue its efforts to prevent foreclosures and to assist people who have lost their homes.

### 4) Access to safe, reliable transportation

Ohio's car-centric culture is a barrier to many living in poverty. Ohio needs policies that remove these barriers. Ohio has underinvested in public transportation that can help people get to and from work and to and from critical medical appointments. In particular, Ohio must recognize the distinct and devastating lack of transportation options in our rural communities. These areas are ripe for entrepreneurship and we encourage the state to investigate ways to invest in new businesses through tax credits, no interest loans and venture capitalism.

Difficult economic conditions have placed enormous pressures on Ohioans. Demand for various forms of public assistance has risen across the board. While a long-term perspective on reducing poverty is important, immediate needs must be addressed so that people have a more stable base from which to work toward long-term self-sufficiency. Investment in human capital in the form of food, housing, transportation, child care and health care can enable all Ohioans to fully participate in the labor force. Homelessness, hunger and lack of transportation create hurdles that prevent many Ohioans from reaching their full potential and working to move the state forward. OACAA believes in the long-term, proven Community Action philosophy of holistic development of individuals and looks forward to working with the State of Ohio in continuing recovery.



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# Data appendix

## Appendix sources and notes

1. U.S. Census Bureau, Annual Population Estimates
2. U.S. Census Bureau, American Community Survey (ACS), 5-year estimates for 2005-2009
  - Note: 5-year estimates, rather than 1-year estimates, are used in this appendix for full data availability across Ohio's 88 counties. For county poverty rates by race or Hispanic ethnicity, data is suppressed here if the denominator is less than 250 individuals.
3. U.S. Census Bureau, Decennial Census
4. U.S. Census Bureau, Small Area Income and Population Estimates (SAIPE)
  - Note: State of Ohio numbers represent ACS 1-year estimates
5. Ohio Department of Job and Family Services, Ohio LMI, Local Area Unemployment Statistics (LAUS), February 20011
  - Note: Unemployment rates are not seasonally adjusted.
6. Ohio Department of Job and Family Services, Ohio LMI, Public Assistance Monthly Statistics (PAMS), state fiscal year 2010
7. Ohio Department of Development, Office of Community Services, LI-HEAP program year 2010
8. Ohio Department of Health, Ohio Family Health Survey 2008
9. Policy Matters Ohio, Home Insecurity: Foreclosure Growth in Ohio 2011 (2010 filings)

## Appendix A. County-level data

Source	Category	Ohio	Adams	Allen	Ashland	Ashtabula	Athens
<b>Population and population change</b>							
1	Total population 2009	11,542,645	28,043	104,357	55,044	100,767	63,026
1	Population living in group quarters	316,321	342	4,610	2,513	2,249	8,864
2	Minority population (%)	17.5	3.3	16.3	3.6	8.4	7.6
1	Population change 2000-2009	178,801	706	-4,220	2,460	-1,978	703
1	Percentage change (%)	1.6	2.6	-3.9	4.7	-1.9	1.1
1	Natural change, births minus deaths	375,263	751	3,661	1,722	1,478	1,342
1	International migration	116,726	17	291	149	573	1,286
1	Domestic migration	-361,038	103	-7,622	932	-3,395	-1,510
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	10.0	31.6	8.8	8.4	9.6	20.0
3	In 1979 (%)	10.3	24.7	10.5	8.8	9.1	21.6
3	In 1989 (%)	12.5	28.5	12.7	11.3	16.1	28.7
3	In 1999 (%)	10.6	17.4	12.1	9.5	12.1	27.4
4	In 2007 (%)	13.1	19.6	14.5	10.0	15.5	29.4
4	In 2009 (%)	15.2	21.4	18.8	16.7	17.5	34.7
4	Poverty count in 2009*	1,709,971	5,949	18,751	8,781	17,245	18,756
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	13.6	23.0	15.4	15.2	16.1	32.8
2	Male (%)	12.2	22.0	14.5	14.4	15.0	31.9
2	Female (%)	15.0	23.9	16.2	16.0	17.1	33.6
2	Under age 5 (%)	23.4	36.7	28.2	31.1	27.1	46.3
2	Under age 18 (%)	17.6	29.4	20.1	24.0	21.1	29.1
2	Age 65 and over (%)	8.5	15.8	7.1	7.9	10.4	12.0
2	White, non-Hispanic (%)	10.7	22.5	11.5	14.5	14.6	32.3
2	Black/African American (%)	31.0	-	37.5	-	39.3	46.8
2	Asian (%)	11.2	-	20.7	44.5	-	29.3
2	Hispanic or Latino (%)	25.8	-	23.7	26.8	37.5	44.3
2	<50% FPL, i.e. severe poverty (%)	6.2	8.2	7.7	5.6	7.8	17.1
2	<200% FPL, i.e. below self-sufficiency (%)	30.9	45.8	33.5	35.0	40.0	52.1
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	573,800	1,900	5,300	3,100	6,100	2,800
5	Unemployment rate (%)	9.8	15.0	10.4	11.4	12.5	9.2
6	SNAP recipients	1,559,984	6,565	13,644	5,308	18,567	9,470
6	Medicaid eligible persons	1,957,491	8,694	18,218	7,577	22,502	11,025
7	LI-HEAP recipients	663,218	6,042	6,906	2,049	7,055	5,161
8	Uninsured working-age (18-64) persons	23,186	1,943	2,359	1,486	2,286	2,126
8	Uninsured rate for working-age (%)	17.0	47.4	18.9	15.8	18.9	18.8
2	Renters paying 35%+ of income on rent	511,706	879	4,448	1,624	3,812	5,376
2	Cost-burdened renter households (%)	40.2	39.8	40.8	42.8	39.1	62.7
9	Foreclosure filings	85483	130	682	319	759	161
9	Foreclosure rate per 1000 units	16.8	10.8	15.0	14.4	16.6	6.3

## Appendix A. County-level data

Source	Category	Auglaize	Belmont	Brown	Butler	Carroll	Champaign
<b>Population and population change</b>							
1	Total population 2009	46,699	68,066	44,003	363,184	28,539	39,713
1	Population living in group quarters	1,100	3,945	453	11,329	366	710
2	Minority population (%)	3.3	6.5	2.9	13.0	2.8	5.5
1	Population change 2000-2009	110	-2,058	1,420	29,489	-330	788
1	Percentage change (%)	0.2	-2.9	3.3	8.8	-1.1	2.0
1	Natural change, births minus deaths	1,261	-1,812	1,296	19,255	483	1,116
1	International migration	219	99	53	3,311	43	37
1	Domestic migration	-1,113	101	347	9,172	-687	-101
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	7.3	12.8	17.7	9.2	12.6	9.0
3	In 1979 (%)	6.5	9.3	15.0	9.8	9.9	9.9
3	In 1989 (%)	6.3	17.4	14.2	10.6	11.7	8.8
3	In 1999 (%)	6.2	14.6	11.6	8.7	11.4	7.6
4	In 2007 (%)	7.2	15.3	13.6	11.9	11.5	11.0
4	In 2009 (%)	8.5	16.8	13.0	13.2	13.5	10.2
4	Poverty count in 2009*	3,874	10,763	5,638	46,350	3,810	3,963
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	7.0	15.4	13.4	12.7	12.3	11.6
2	Male (%)	5.6	13.3	12.0	11.5	9.8	9.9
2	Female (%)	8.3	17.4	14.8	13.9	14.9	13.2
2	Under age 5 (%)	13.2	27.6	27.1	19.9	16.2	25.2
2	Under age 18 (%)	7.8	21.7	18.9	14.4	21.0	14.1
2	Age 65 and over (%)	6.5	10.4	7.5	6.8	7.4	5.5
2	White, non-Hispanic (%)	6.5	14.5	13.3	11.2	12.0	10.2
2	Black/African American (%)	-	26.9	12.2	26.1	27.6	36.3
2	Asian (%)	-	6.1	-	5.6	-	-
2	Hispanic or Latino (%)	7.2	46.7	-	26.1	-	33.5
2	<50% FPL, i.e. severe poverty (%)	3.1	6.8	5.9	6.2	4.6	4.7
2	<200% FPL, i.e. below self-sufficiency (%)	22.2	36.9	31.8	28.5	33.5	28.8
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	2,200	3,400	2,900	18,100	1,700	2,000
5	Unemployment rate (%)	8.6	10.1	13.5	9.7	12.6	10.0
6	SNAP recipients	3,987	9,276	6,358	40,314	3,714	4,659
6	Medicaid eligible persons	5,905	12,857	9,214	52,628	5,113	6,346
7	LI-HEAP recipients	2,003	5,625	4,246	12,797	2,692	2,560
8	Uninsured working-age (18-64) persons	972	2,105	1,195	3,500	1,139	1,342
8	Uninsured rate for working-age (%)	12.0	21.9	18.3	12.4	22.1	18.7
2	Renters paying 35%+ of income on rent	1,076	2,009	1,164	15,109	613	1,080
2	Cost-burdened renter households (%)	29.5	31.2	37.9	42.2	35.6	32.5
9	Foreclosure filings	248	265	407	3166	170	293
9	Foreclosure rate per 1000 units	12.6	8.4	20.3	21.9	13.0	17.3



## Appendix A. County-level data

Source	Category	Clark	Clermont	Clinton	Columbiana	Coshocton	Crawford
<b>Population and population change</b>							
1	Total population 2009	139,671	196,364	43,058	107,722	35,767	43,403
1	Population living in group quarters	3,768	1,469	974	3,762	464	609
2	Minority population (%)	13.3	4.6	6.0	5.0	4.0	3.4
1	Population change 2000-2009	-4,990	17,735	2,398	-4,371	-924	-3,478
1	Percentage change (%)	-3.4	9.9	5.9	-3.9	-2.5	-7.4
1	Natural change, births minus deaths	1,703	12,456	1,880	167	714	378
1	International migration	314	903	332	135	239	42
1	Domestic migration	-6,333	5,605	465	-4,017	-1,660	-3,677
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	9.6	8.3	13.2	10.0	14.4	9.2
3	In 1979 (%)	11.6	8.1	11.2	9.6	10.2	10.4
3	In 1989 (%)	13.4	8.7	12.3	15.9	13.2	11.6
3	In 1999 (%)	10.7	7.1	8.6	11.5	9.1	10.4
4	In 2007 (%)	15.5	9.0	13.0	15.1	12.8	12.8
4	In 2009 (%)	16.3	10.4	11.9	16.4	14.6	14.9
4	Poverty count in 2009*	22,130	20,330	4,989	17,056	5,142	6,388
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	14.8	9.2	12.9	15.2	13.9	11.9
2	Male (%)	13.4	8.1	12.6	13.9	11.9	10.2
2	Female (%)	16.2	10.3	13.3	16.5	15.9	13.5
2	Under age 5 (%)	29.9	14.2	23.3	31.1	28.5	31.4
2	Under age 18 (%)	21.6	11.4	14.8	21.6	16.7	15.5
2	Age 65 and over (%)	7.8	5.7	5.7	6.9	7.8	6.3
2	White, non-Hispanic (%)	12.6	8.9	11.6	14.9	13.7	11.7
2	Black/African American (%)	29.7	11.1	28.6	27.2	2.9	16.0
2	Asian (%)	8.8	12.4	-	-	-	-
2	Hispanic or Latino (%)	23.5	14.2	59.8	16.9	21.7	-
2	<50% FPL, i.e. severe poverty (%)	6.8	4.1	4.9	7.0	6.4	5.3
2	<200% FPL, i.e. below self-sufficiency (%)	34.5	23.8	30.7	36.3	38.8	35.4
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	7,000	10,700	2,800	6,100	2,100	2,600
5	Unemployment rate (%)	10.0	10.2	14.9	11.8	12.0	12.3
6	SNAP recipients	24,144	17,832	5,664	16,423	6,161	7,334
6	Medicaid eligible persons	30,104	26,567	8,031	20,766	7,472	9,340
7	LI-HEAP recipients	9,385	6,972	4,205	9,135	3,487	3,776
8	Uninsured working-age (18-64) persons	2,906	2,634	1,661	2,816	1,237	1,904
8	Uninsured rate for working-age (%)	20.1	15.5	21.1	25.6	19.7	31.1
2	Renters paying 35%+ of income on rent	5,834	5,428	1,557	3,515	1,067	1,362
2	Cost-burdened renter households (%)	39.7	34.1	34.9	40.7	32.5	29.2
9	Foreclosure filings	1067	1402	330	681	163	304
9	Foreclosure rate per 1000 units	17.1	17.9	18.2	14.6	10.1	14.6

## Appendix A. County-level data

Source	Category	Cuyahoga	Darke	Defiance	Delaware	Erie	Fairfield
<b>Population and population change</b>							
1	Total population 2009	1,275,709	51,814	38,432	168,708	76,963	143,712
1	Population living in group quarters	31,561	953	670	2,454	1,867	2,498
2	Minority population (%)	36.5	3.1	11.4	11.2	13.6	9.9
1	Population change 2000-2009	-116,364	-1,478	-1,020	56,994	-2,640	20,298
1	Percentage change (%)	-8.4	-2.8	-2.6	51.0	-3.3	16.4
1	Natural change, births minus deaths	21,177	1,016	1,516	14,305	577	5,973
1	International migration	20,168	79	106	502	244	150
1	Domestic migration	-151,448	-2,241	-2,431	39,103	-3,052	14,779
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	9.9	9.7	8.7	7.8	7.9	10.8
3	In 1979 (%)	11.5	9.0	7.1	6.7	8.0	7.2
3	In 1989 (%)	13.8	9.0	8.8	5.7	9.0	8.8
3	In 1999 (%)	13.1	8.0	5.6	3.8	8.3	5.9
4	In 2007 (%)	15.7	9.1	9.5	4.5	11.1	8.9
4	In 2009 (%)	18.9	11.9	11.9	5.1	14.6	11.8
4	Poverty count in 2009*	235,014	6,058	4,484	8,433	10,981	16,569
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	16.4	9.7	12.5	4.5	12.1	9.3
2	Male (%)	14.7	7.9	11.8	3.9	10.5	8.2
2	Female (%)	18.0	11.5	13.2	5.0	13.6	10.4
2	Under age 5 (%)	26.7	12.2	25.9	4.3	19.1	14.6
2	Under age 18 (%)	23.3	13.0	14.1	5.3	14.0	11.8
2	Age 65 and over (%)	11.5	8.5	7.6	5.5	9.6	6.7
2	White, non-Hispanic (%)	9.1	9.3	11.7	4.3	9.9	8.8
2	Black/African American (%)	31.0	-	18.7	7.7	30.5	12.4
2	Asian (%)	13.4	-	-	2.8	5.2	8.6
2	Hispanic or Latino (%)	28.9	27.0	19.1	7.6	16.8	20.4
2	<50% FPL, i.e. severe poverty (%)	7.6	4.0	5.6	2.0	4.4	3.9
2	<200% FPL, i.e. below self-sufficiency (%)	33.9	30.4	30.8	12.6	28.9	23.9
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	57,900	2,900	2,000	6,100	4,400	6,300
5	Unemployment rate (%)	9.2	10.6	10.5	6.7	10.5	8.5
6	SNAP recipients	230,134	4,253	4,881	7,193	9,860	16,346
6	Medicaid eligible persons	255,907	6,833	6,581	10,212	12,230	20,634
7	LI-HEAP recipients	81,222	3,020	2,655	2,555	5,005	7,939
8	Uninsured working-age (18-64) persons	8,401	1,716	1,171	2,085	1,841	2,123
8	Uninsured rate for working-age (%)	17.6	21.3	14.3	7.6	17.8	10.2
2	Renters paying 35%+ of income on rent	82,605	1,364	1,060	2,751	3,301	4,078
2	Cost-burdened renter households (%)	43.6	34.9	39.6	30.4	42.5	36.0
9	Foreclosure filings	12825	273	225	989	548	963
9	Foreclosure rate per 1000 units	20.7	12.2	13.2	15.6	14.6	17.0

## Appendix A. County-level data

Source	Category	Fayette	Franklin	Fulton	Gallia	Geauga	Greene
<b>Population and population change</b>							
1	Total population 2009	28,117	1,150,122	42,402	30,694	99,060	159,823
1	Population living in group quarters	650	23,504	430	843	1,047	8,948
2	Minority population (%)	6.1	29.2	8.8	5.7	3.8	13.1
1	Population change 2000-2009	-317	77,815	266	-400	7,851	11,610
1	Percentage change (%)	-1.1	7.3	0.6	-1.3	8.6	7.8
1	Natural change, births minus deaths	435	82,528	1,587	561	3,455	5,302
1	International migration	88	38,261	114	9	230	1,429
1	Domestic migration	-671	-36,024	-1,192	-764	823	1,421
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	16.1	10.7	6.2	22.8	5.9	7.4
3	In 1979 (%)	14.4	12.3	8.1	14.9	4.7	7.9
3	In 1989 (%)	16.2	13.0	6.2	22.5	5.6	9.5
3	In 1999 (%)	10.1	11.6	5.4	18.1	4.6	8.5
4	In 2007 (%)	13.6	16.2	8.1	23.1	5.4	9.2
4	In 2009 (%)	20.3	18.4	9.1	20.9	7.9	12.3
4	Poverty count in 2009*	5,589	207,183	3,806	6,250	7,789	18,620
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	17.7	15.8	9.5	23.0	7.3	10.8
2	Male (%)	16.7	14.7	8.9	21.5	6.2	10.0
2	Female (%)	18.7	16.8	10.1	24.5	8.3	11.5
2	Under age 5 (%)	36.8	24.8	19.4	40.6	10.2	19.5
2	Under age 18 (%)	20.4	19.6	10.8	30.0	11.0	12.7
2	Age 65 and over (%)	10.4	9.8	5.3	15.7	7.2	5.9
2	White, non-Hispanic (%)	17.8	11.3	8.8	22.4	6.8	9.6
2	Black/African American (%)	22.2	29.8	-	30.4	28.5	28.1
2	Asian (%)	-	14.1	-	-	4.6	4.5
2	Hispanic or Latino (%)	12.5	26.1	18.6	-	12.0	20.2
2	<50% FPL, i.e. severe poverty (%)	6.6	8.2	3.9	7.5	3.1	4.9
2	<200% FPL, i.e. below self-sufficiency (%)	36.4	32.2	26.9	46.0	20.6	23.9
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	1,700	49,900	2,800	1,600	4,500	7,600
5	Unemployment rate (%)	10.6	8.0	12.6	11.6	8.4	9.6
6	SNAP recipients	4,586	175,903	3,704	6,372	3,043	11,829
6	Medicaid eligible persons	6,488	220,657	5,721	7,933	5,351	17,866
7	LI-HEAP recipients	2,432	58,554	2,125	3,898	2,107	4,947
8	Uninsured working-age (18-64) persons	911	8,073	827	955	1,839	1,972
8	Uninsured rate for working-age (%)	20.2	18.9	7.5	20.9	10.7	7.8
2	Renters paying 35%+ of income on rent	1,268	68,682	763	1,371	1,611	7,876
2	Cost-burdened renter households (%)	34.7	38.7	28.6	53.7	40.9	43.5
9	Foreclosure filings	201	9649	251	113	497	817
9	Foreclosure rate per 1000 units	15.7	18.3	14.5	8.5	13.9	11.9

## Appendix A. County-level data

Source	Category	Guernsey	Hamilton	Hancock	Hardin	Harrison	Henry
<b>Population and population change</b>							
1	Total population 2009	40,054	855,062	74,538	31,818	15,268	28,648
1	Population living in group quarters	507	21,169	2,220	2,517	271	579
2	Minority population (%)	4.9	29.8	8.3	3.7	4.3	9.0
1	Population change 2000-2009	-738	10,746	3,209	-113	-585	-562
1	Percentage change (%)	-1.8	1.3	4.5	-0.4	-3.7	-1.9
1	Natural change, births minus deaths	657	31,686	2,847	665	-321	1,030
1	International migration	38	12,754	675	66	10	218
1	Domestic migration	-1,189	-87,976	142	-648	-173	-1,644
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	14.7	11.2	7.2	14.5	17.3	7.9
3	In 1979 (%)	12.6	11.3	6.5	12.9	11.0	5.7
3	In 1989 (%)	17.5	13.3	7.3	16.4	19.7	7.0
3	In 1999 (%)	16.0	11.8	7.5	13.2	13.3	7.0
4	In 2007 (%)	15.5	13.0	8.9	15.0	17.0	8.1
4	In 2009 (%)	20.5	15.2	11.0	16.2	17.7	10.8
4	Poverty count in 2009*	8,090	126,872	7,910	4,733	2,643	3,038
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	17.2	14.2	11.6	15.5	19.1	8.8
2	Male (%)	15.1	12.7	10.7	15.3	16.6	8.3
2	Female (%)	19.2	15.7	12.5	15.6	21.5	9.2
2	Under age 5 (%)	31.7	25.0	23.9	22.8	36.6	13.5
2	Under age 18 (%)	22.5	18.7	10.6	16.6	27.9	9.3
2	Age 65 and over (%)	11.2	9.4	9.3	8.2	10.4	5.1
2	White, non-Hispanic (%)	16.8	8.3	10.2	14.8	17.9	7.8
2	Black/African American (%)	23.6	30.2	24.2	-	34.1	-
2	Asian (%)	-	10.2	16.0	-	-	-
2	Hispanic or Latino (%)	-	29.6	32.9	44.3	-	16.0
2	<50% FPL, i.e. severe poverty (%)	8.0	6.9	5.3	8.1	6.9	3.4
2	<200% FPL, i.e. below self-sufficiency (%)	37.3	29.4	29.3	35.7	38.4	27.7
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	2,400	38,400	3,300	1,600	900	2,000
5	Unemployment rate (%)	12.3	9.0	8.2	10.3	12.3	12.7
6	SNAP recipients	7,589	111,282	6,861	3,240	2,559	2,511
6	Medicaid eligible persons	9,879	137,452	9,679	5,076	3,321	3,939
7	LI-HEAP recipients	5,355	33,073	3,730	2,023	2,082	1,582
8	Uninsured working-age (18-64) persons	1,702	6,521	1,812	303	908	797
8	Uninsured rate for working-age (%)	27.6	16.4	17.1	5.6	33.3	11.1
2	Renters paying 35%+ of income on rent	1,712	47,772	3,308	1,399	448	473
2	Cost-burdened renter households (%)	42.7	40.3	39.5	44.9	39.0	23.8
9	Foreclosure filings	188	6556	503	173	81	162
9	Foreclosure rate per 1000 units	9.6	17.0	14.4	13.1	10.5	13.1

## Appendix A. County-level data

Source	Category	Highland	Hocking	Holmes	Huron	Jackson	Jefferson
<b>Population and population change</b>							
1	Total population 2009	42,178	28,912	41,854	59,849	33,440	67,691
1	Population living in group quarters	426	792	910	579	438	2,310
2	Minority population (%)	4.4	3.8	1.8	8.0	3.7	8.4
1	Population change 2000-2009	1,162	675	2,804	264	806	-5,933
1	Percentage change (%)	2.8	2.4	7.2	0.4	2.5	-8.1
1	Natural change, births minus deaths	1,423	653	4,953	2,856	648	-2,406
1	International migration	95	100	35	674	316	169
1	Domestic migration	-128	87	-1,958	-2,919	66	-3,289
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	18.7	18.2	20.2	8.5	24.6	10.7
3	In 1979 (%)	15.0	12.4	18.2	7.5	16.6	10.2
3	In 1989 (%)	16.5	15.7	17.2	9.5	24.2	17.1
3	In 1999 (%)	11.8	13.5	12.9	8.5	16.5	15.1
4	In 2007 (%)	14.1	16.0	10.7	11.1	17.2	16.9
4	In 2009 (%)	16.5	16.8	15.0	12.4	22.9	17.6
4	Poverty count in 2009*	6,848	4,703	6,154	7,349	7,534	11,524
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	14.9	15.5	11.0	14.0	20.5	17.6
2	Male (%)	14.0	13.6	9.0	12.4	17.0	15.0
2	Female (%)	15.7	17.2	12.9	15.5	23.7	19.9
2	Under age 5 (%)	24.5	35.0	19.9	24.0	25.9	31.6
2	Under age 18 (%)	16.8	19.6	12.2	22.1	28.8	25.7
2	Age 65 and over (%)	12.3	13.3	8.4	7.5	13.7	8.9
2	White, non-Hispanic (%)	14.0	15.5	10.9	12.6	20.0	15.5
2	Black/African American (%)	50.8	-	-	30.7	-	42.6
2	Asian (%)	-	-	-	-	-	16.8
2	Hispanic or Latino (%)	8.0	-	31.0	37.1	43.5	40.1
2	<50% FPL, i.e. severe poverty (%)	6.5	6.6	3.7	4.7	6.8	8.4
2	<200% FPL, i.e. below self-sufficiency (%)	37.7	38.4	39.3	33.0	44.2	38.2
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	2,800	1,600	1,400	4,100	1,800	3,900
5	Unemployment rate (%)	14.4	11.4	6.9	14.4	11.8	12.5
6	SNAP recipients	8,211	5,163	1,845	7,968	7,008	11,263
6	Medicaid eligible persons	10,244	6,768	3,770	10,920	9,236	13,737
7	LI-HEAP recipients	5,045	3,497	1,240	5,290	5,089	7,743
8	Uninsured working-age (18-64) persons	1,660	1,106	1,607	2,150	1,232	2,145
8	Uninsured rate for working-age (%)	25.4	18.0	26.9	28.4	18.8	19.5
2	Renters paying 35%+ of income on rent	1,441	720	547	1,919	1,237	2,828
2	Cost-burdened renter households (%)	39.9	30.2	28.6	34.9	38.2	41.7
9	Foreclosure filings	307	201	117	382	207	338
9	Foreclosure rate per 1000 units	16.6	16.0	9.2	15.3	14.0	10.1

## Appendix A. County-level data

Source	Category	Knox	Lake	Lawrence	Licking	Logan	Lorain
<b>Population and population change</b>							
1	Total population 2009	59,637	236,775	62,744	158,488	46,582	305,707
1	Population living in group quarters	3,541	2,900	618	3,198	585	9,102
2	Minority population (%)	3.6	8.3	4.4	6.2	5.2	18.6
1	Population change 2000-2009	4,995	9,092	492	12,423	566	20,558
1	Percentage change (%)	9.1	4.0	0.8	8.5	1.2	7.2
1	Natural change, births minus deaths	1,534	3,927	229	6,612	1,510	9,755
1	International migration	69	4,390	151	409	272	2,228
1	Domestic migration	3,694	-1,990	492	6,316	-921	5,197
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	10.7	4.3	20.2	10.9	12.7	7.5
3	In 1979 (%)	11.6	4.0	15.2	8.1	11.1	8.4
3	In 1989 (%)	12.5	4.9	23.5	10.5	10.5	11.5
3	In 1999 (%)	10.1	5.1	18.9	7.5	9.3	9.0
4	In 2007 (%)	11.3	6.8	21.9	11.0	12.1	11.2
4	In 2009 (%)	13.2	8.2	19.6	11.7	14.0	14.4
4	Poverty count in 2009*	7,383	19,274	12,168	18,030	6,399	42,750
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	11.2	7.7	20.1	10.6	13.2	12.6
2	Male (%)	10.7	7.0	18.3	9.3	10.7	11.1
2	Female (%)	11.8	8.3	21.8	11.8	15.5	14.0
2	Under age 5 (%)	17.9	18.5	37.3	18.4	26.8	23.2
2	Under age 18 (%)	13.6	10.6	24.1	13.7	20.0	17.7
2	Age 65 and over (%)	8.6	4.4	12.4	6.9	7.9	8.6
2	White, non-Hispanic (%)	11.1	6.0	19.7	10.0	12.1	9.0
2	Black/African American (%)	28.4	24.0	19.6	18.5	23.1	36.1
2	Asian (%)	-	3.4	-	2.5	11.6	4.6
2	Hispanic or Latino (%)	7.1	38.8	1.1	22.5	41.5	28.4
2	<50% FPL, i.e. severe poverty (%)	4.5	3.9	7.2	4.3	4.2	6.0
2	<200% FPL, i.e. below self-sufficiency (%)	32.3	21.3	43.1	26.0	31.3	27.8
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	2,900	12,100	2,600	7,600	2,400	15,200
5	Unemployment rate (%)	9.7	9.0	9.1	9.2	10.2	9.6
6	SNAP recipients	7,115	18,204	12,843	19,112	6,598	37,350
6	Medicaid eligible persons	9,671	22,889	16,597	24,907	7,885	46,799
7	LI-HEAP recipients	3,146	6,691	7,848	7,035	3,729	12,177
8	Uninsured working-age (18-64) persons	1,604	3,346	1,916	2,755	1,652	3,752
8	Uninsured rate for working-age (%)	16.2	14.2	23.6	12.9	19.2	15.9
2	Renters paying 35%+ of income on rent	1,743	7,678	2,077	4,863	1,703	10,610
2	Cost-burdened renter households (%)	38.6	38.3	37.6	35.3	37.6	41.3
9	Foreclosure filings	502	1760	252	1188	328	2385
9	Foreclosure rate per 1000 units	20.6	17.7	9.2	17.9	14.1	19.2

## Appendix A. County-level data

Source	Category	Lucas	Madison	Mahoning	Marion	Medina	Meigs
<b>Population and population change</b>							
1	Total population 2009	463,493	42,539	236,735	65,655	174,035	22,838
1	Population living in group quarters	11,349	5,189	7,443	5,508	1,519	232
2	Minority population (%)	26.4	9.6	21.2	10.0	4.9	3.2
1	Population change 2000-2009	8,604	2,331	-20,318	-496	22,201	-188
1	Percentage change (%)	1.9	5.8	-7.9	-0.7	14.6	-0.8
1	Natural change, births minus deaths	17,842	1,210	-2,934	1,188	8,267	152
1	International migration	4,989	231	1,045	177	986	32
1	Domestic migration	-35,720	1,161	-17,035	-1,420	13,739	-250
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	9.8	11.2	9.2	9.1	5.2	23.9
3	In 1979 (%)	11.5	9.7	11.0	10.7	4.4	16.7
3	In 1989 (%)	15.3	8.4	15.9	12.7	5.5	26.0
3	In 1999 (%)	13.9	7.8	12.5	9.7	4.6	19.8
4	In 2007 (%)	16.9	10.1	16.6	14.6	6.7	19.8
4	In 2009 (%)	18.7	14.2	18.3	17.3	6.6	20.0
4	Poverty count in 2009*	84,797	5,280	42,135	10,361	11,432	4,510
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	17.3	9.5	16.7	16.5	5.9	18.5
2	Male (%)	15.7	8.5	14.5	14.4	5.0	16.4
2	Female (%)	18.8	10.4	18.8	18.7	6.8	20.5
2	Under age 5 (%)	29.9	19.7	34.1	36.4	9.3	38.8
2	Under age 18 (%)	22.6	11.1	23.6	19.9	7.1	23.9
2	Age 65 and over (%)	8.6	5.8	10.1	9.1	5.6	12.0
2	White, non-Hispanic (%)	11.9	8.8	11.1	15.4	5.1	18.0
2	Black/African American (%)	35.5	40.4	40.5	28.7	33.9	41.6
2	Asian (%)	15.6	-	19.5	33.5	13.9	-
2	Hispanic or Latino (%)	27.6	27.6	32.5	23.9	10.3	-
2	<50% FPL, i.e. severe poverty (%)	8.2	3.5	7.1	6.7	2.5	6.7
2	<200% FPL, i.e. below self-sufficiency (%)	35.7	26.4	35.6	37.6	16.9	47.7
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	22,800	1,900	12,600	3,300	8,200	1,400
5	Unemployment rate (%)	10.4	9.3	11.1	10.7	8.5	15.3
6	SNAP recipients	81,652	4,563	41,166	10,887	9,153	5,111
6	Medicaid eligible persons	97,368	5,768	47,875	13,286	13,927	6,082
7	LI-HEAP recipients	31,624	2,507	18,636	4,895	4,469	3,209
8	Uninsured working-age (18-64) persons	4,851	1,183	3,066	1,614	2,555	1,249
8	Uninsured rate for working-age (%)	19.5	16.0	15.0	16.3	10.5	29.4
2	Renters paying 35%+ of income on rent	24,839	1,229	11,323	2,848	3,819	624
2	Cost-burdened renter households (%)	44.5	32.4	44.8	42.9	37.7	41.9
9	Foreclosure filings	4232	201	1819	541	1098	71
9	Foreclosure rate per 1000 units	20.7	13.0	15.9	19.4	16.2	6.5



## Appendix A. County-level data

Source	Category	Mercer	Miami	Monroe	Montgomery	Morgan	Morrow
<b>Population and population change</b>							
1	Total population 2009	40,666	101,256	14,058	532,562	14,288	34,642
1	Population living in group quarters	519	1,399	144	15,912	185	371
2	Minority population (%)	3.1	5.9	1.9	25.4	7.3	3.2
1	Population change 2000-2009	-242	2,280	-1,109	-25,981	-588	2,847
1	Percentage change (%)	-0.6	2.3	-7.3	-4.7	-4.0	9.0
1	Natural change, births minus deaths	1,677	2,778	-211	15,971	120	1,397
1	International migration	115	573	15	3,205	-6	65
1	Domestic migration	-1,793	-447	-836	-42,202	-626	1,540
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	7.7	8.0	18.1	8.2	19.8	10.8
3	In 1979 (%)	7.4	7.5	13.5	11.0	14.8	10.2
3	In 1989 (%)	6.7	8.4	21.5	12.6	21.2	11.1
3	In 1999 (%)	6.4	6.7	13.9	11.3	18.4	9.0
4	In 2007 (%)	8.4	9.0	15.9	14.8	20.2	10.2
4	In 2009 (%)	9.1	11.6	16.6	16.2	19.6	12.8
4	Poverty count in 2009*	3,637	11,591	2,304	83,595	2,760	4,388
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	8.0	8.4	17.6	15.4	19.4	9.7
2	Male (%)	7.0	7.2	15.2	13.7	17.6	8.9
2	Female (%)	9.0	9.6	20.1	16.9	21.2	10.5
2	Under age 5 (%)	13.4	13.9	26.1	28.5	24.4	11.5
2	Under age 18 (%)	6.8	11.8	24.9	20.1	28.9	12.6
2	Age 65 and over (%)	7.9	4.6	14.9	8.0	9.8	8.8
2	White, non-Hispanic (%)	7.9	8.1	17.2	10.7	18.0	9.8
2	Black/African American (%)	-	11.7	-	31.8	33.8	-
2	Asian (%)	-	6.8	-	8.6	-	-
2	Hispanic or Latino (%)	9.4	1.3	-	24.1	-	0.8
2	<50% FPL, i.e. severe poverty (%)	3.3	3.7	8.4	7.4	8.1	3.2
2	<200% FPL, i.e. below self-sufficiency (%)	24.2	25.3	39.3	33.5	50.4	29.2
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	1,800	5,600	800	26,500	900	2,000
5	Unemployment rate (%)	7.0	10.5	14.0	10.3	15.6	11.2
6	SNAP recipients	2,807	8,057	2,118	78,269	2,394	4,604
6	Medicaid eligible persons	4,328	12,945	2,816	98,308	3,409	5,977
7	LI-HEAP recipients	1,960	4,679	1,729	31,495	2,693	2,723
8	Uninsured working-age (18-64) persons	665	2,145	1,015	5,470	1,182	1,294
8	Uninsured rate for working-age (%)	8.7	15.1	25.7	17.9	36.4	18.5
2	Renters paying 35%+ of income on rent	880	3,664	329	31,524	384	700
2	Cost-burdened renter households (%)	33.0	35.2	34.7	42.2	35.0	36.8
9	Foreclosure filings	161	676	32	4673	64	291
9	Foreclosure rate per 1000 units	9.6	16.0	4.4	18.3	7.9	21.8

## Appendix A. County-level data

Source	Category	Muskingum	Noble	Ottawa	Paulding	Perry	Pickaway
<b>Population and population change</b>							
1	Total population 2009	84,884	14,311	40,945	18,994	35,359	54,734
1	Population living in group quarters	2,391	2,647	637	125	293	5,128
2	Minority population (%)	6.8	9.1	6.2	6.4	2.3	8.0
1	Population change 2000-2009	177	210	-59	-1,239	1,245	1,918
1	Percentage change (%)	0.2	1.5	-0.1	-6.1	3.6	3.6
1	Natural change, births minus deaths	1,861	197	-271	631	1,231	1,389
1	International migration	121	6	43	5	67	9
1	Domestic migration	-1,294	69	242	-1,791	149	801
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	13.9	22.6	8.6	11.7	17.0	13.6
3	In 1979 (%)	12.0	13.0	6.1	7.2	12.5	10.9
3	In 1989 (%)	14.7	16.4	6.6	9.8	19.1	12.1
3	In 1999 (%)	12.9	11.4	5.9	7.7	11.8	9.5
4	In 2007 (%)	16.4	16.4	8.5	9.4	14.8	11.9
4	In 2009 (%)	16.8	18.4	10.7	10.9	17.1	14.2
4	Poverty count in 2009*	13,811	2,147	4,319	2,048	5,979	7,059
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	15.8	15.1	8.9	9.4	16.5	11.7
2	Male (%)	14.5	11.7	7.3	8.1	16.1	10.2
2	Female (%)	17.1	18.6	10.5	10.6	16.9	13.1
2	Under age 5 (%)	23.6	26.0	12.3	20.4	30.9	24.8
2	Under age 18 (%)	22.4	21.9	9.8	12.4	21.3	14.6
2	Age 65 and over (%)	9.5	12.3	6.7	8.7	8.3	6.6
2	White, non-Hispanic (%)	14.9	15.0	8.1	9.2	15.8	12.1
2	Black/African American (%)	28.7	-	48.5	-	-	-
2	Asian (%)	15.2	-	-	-	-	-
2	Hispanic or Latino (%)	5.1	-	10.9	3.7	-	11.0
2	<50% FPL, i.e. severe poverty (%)	6.1	4.9	4.3	4.8	6.1	4.7
2	<200% FPL, i.e. below self-sufficiency (%)	38.3	35.1	21.9	30.8	38.9	27.0
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	5,300	900	3,900	1,000	2,200	2,800
5	Unemployment rate (%)	14.0	14.6	18.0	10.3	13.0	11.2
6	SNAP recipients	18,050	1,509	3,806	2,509	6,915	7,371
6	Medicaid eligible persons	20,764	2,299	5,189	3,283	8,858	8,979
7	LI-HEAP recipients	9,082	1,496	1,712	1,458	4,482	4,301
8	Uninsured working-age (18-64) persons	1,748	451	1,266	813	1,425	1,338
8	Uninsured rate for working-age (%)	13.1	16.5	15.8	13.9	26.6	11.7
2	Renters paying 35%+ of income on rent	3,040	272	1,109	374	1,071	1,418
2	Cost-burdened renter households (%)	38.5	34.7	36.6	30.7	40.0	35.1
9	Foreclosure filings	530	126	272	113	217	297
9	Foreclosure rate per 1000 units	14.9	22.1	9.9	12.8	15.2	14.9

## Appendix A. County-level data

Source	Category	Pike	Portage	Preble	Putnam	Richland	Ross
<b>Population and population change</b>							
1	Total population 2009	27,722	157,530	41,422	34,377	124,490	75,972
1	Population living in group quarters	484	7,966	489	460	6,902	6,239
2	Minority population (%)	4.4	7.7	2.6	6.6	13.3	9.7
1	Population change 2000-2009	-19	5,165	-939	-386	-4,307	2,524
1	Percentage change (%)	-0.1	3.4	-2.2	-1.1	-3.3	3.4
1	Natural change, births minus deaths	620	4,256	955	1,780	3,112	1,518
1	International migration	76	954	131	70	510	226
1	Domestic migration	-549	929	-1,778	-2,024	-7,179	1,231
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	28.1	9.7	7.7	9.5	9.1	15.8
3	In 1979 (%)	20.6	9.4	9.2	6.7	9.4	11.7
3	In 1989 (%)	26.6	11.9	10.2	5.8	11.3	17.7
3	In 1999 (%)	18.6	9.3	6.1	5.6	10.6	12.0
4	In 2007 (%)	22.9	10.8	9.1	6.4	11.9	13.8
4	In 2009 (%)	21.6	14.3	10.3	7.5	14.8	18.3
4	Poverty count in 2009*	5,880	21,367	4,190	2,557	17,367	12,740
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	23.4	12.8	8.5	6.9	12.2	16.0
2	Male (%)	20.4	11.2	7.5	5.6	10.7	15.6
2	Female (%)	26.3	14.4	9.5	8.3	13.6	16.3
2	Under age 5 (%)	31.9	22.6	13.6	14.3	18.7	26.0
2	Under age 18 (%)	33.0	12.4	9.4	8.2	18.1	21.0
2	Age 65 and over (%)	15.4	4.4	5.6	6.5	7.9	8.8
2	White, non-Hispanic (%)	23.0	11.7	8.0	5.4	11.1	14.9
2	Black/African American (%)	-	29.4	-	-	23.7	13.5
2	Asian (%)	-	15.2	-	-	1.0	29.9
2	Hispanic or Latino (%)	-	29.8	-	29.1	20.0	38.7
2	<50% FPL, i.e. severe poverty (%)	10.1	6.2	3.3	2.5	4.2	6.2
2	<200% FPL, i.e. below self-sufficiency (%)	46.2	28.7	28.7	20.8	32.7	36.4
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	1,800	9,000	2,400	1,700	6,900	3,900
5	Unemployment rate (%)	16.8	9.9	11.3	9.6	11.6	11.5
6	SNAP recipients	6,939	14,659	4,418	2,288	18,130	14,691
6	Medicaid eligible persons	8,631	18,274	6,516	3,462	22,857	17,657
7	LI-HEAP recipients	6,335	6,866	2,426	1,577	9,434	9,273
8	Uninsured working-age (18-64) persons	1,654	2,655	1,217	692	2,637	2,050
8	Uninsured rate for working-age (%)	35.4	11.6	19.6	10.2	18.2	17.6
2	Renters paying 35%+ of income on rent	1,365	7,342	998	434	4,931	2,400
2	Cost-burdened renter households (%)	47.7	42.9	32.3	27.4	37.6	40.7
9	Foreclosure filings	121	991	384	109	798	424
9	Foreclosure rate per 1000 units	9.6	15.1	21.3	8.0	14.5	14.0

## Appendix A. County-level data

Source	Category	Sandusky	Scioto	Seneca	Shelby	Stark	Summit
<b>Population and population change</b>							
1	Total population 2009	60,071	76,334	56,152	48,990	379,466	542,405
1	Population living in group quarters	1,017	3,977	2,069	664	9,605	10,345
2	Minority population (%)	12.7	6.1	7.9	6.5	11.1	18.7
1	Population change 2000-2009	-1,739	-2,762	-2,455	1,002	1,369	-1,201
1	Percentage change (%)	-2.8	-3.5	-4.2	2.1	0.4	-0.2
1	Natural change, births minus deaths	1,712	602	1,490	2,905	5,806	12,175
1	International migration	144	114	151	481	1,105	4,494
1	Domestic migration	-3,267	-3,057	-3,774	-2,095	-7,390	-18,146
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	8.8	20.5	8.7	9.2	7.8	8.3
3	In 1979 (%)	7.5	17.9	8.5	8.2	8.5	9.4
3	In 1989 (%)	9.0	25.8	10.8	7.7	11.1	12.1
3	In 1999 (%)	7.5	19.3	9.0	6.7	9.2	9.9
4	In 2007 (%)	9.7	20.6	12.0	9.5	10.9	14.0
4	In 2009 (%)	12.2	23.5	12.5	10.5	14.8	14.8
4	Poverty count in 2009*	7,209	16,987	6,775	5,053	54,614	78,762
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	10.0	22.1	11.3	11.5	12.3	13.0
2	Male (%)	8.7	20.6	9.1	9.6	11.0	10.9
2	Female (%)	11.3	23.4	13.5	13.4	13.6	14.9
2	Under age 5 (%)	21.5	33.5	17.7	20.2	25.1	22.3
2	Under age 18 (%)	12.1	30.7	15.2	17.6	16.1	16.8
2	Age 65 and over (%)	7.1	13.7	8.9	6.7	6.5	7.9
2	White, non-Hispanic (%)	8.4	21.3	10.6	10.9	9.9	9.6
2	Black/African American (%)	24.8	32.2	28.0	7.2	35.6	31.7
2	Asian (%)	-	17.7	-	1.2	9.7	10.8
2	Hispanic or Latino (%)	20.8	60.7	17.3	26.2	18.4	21.3
2	<50% FPL, i.e. severe poverty (%)	4.5	9.2	4.4	4.4	5.0	6.3
2	<200% FPL, i.e. below self-sufficiency (%)	29.1	46.3	33.1	28.9	30.8	29.4
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	3,500	4,300	3,200	2,700	19,900	27,400
5	Unemployment rate (%)	10.4	13.1	11.0	10.7	10.7	9.5
6	SNAP recipients	6,500	18,369	7,738	4,798	49,995	73,291
6	Medicaid eligible persons	9,748	22,343	9,862	7,273	63,219	84,986
7	LI-HEAP recipients	2,799	10,755	2,803	3,051	19,303	23,651
8	Uninsured working-age (18-64) persons	1,421	2,536	1,422	870	4,209	5,440
8	Uninsured rate for working-age (%)	14.6	27.3	14.5	8.9	15.4	19.6
2	Renters paying 35%+ of income on rent	1,797	3,542	1,634	1,664	15,425	25,561
2	Cost-burdened renter households (%)	32.7	43.3	32.5	37.1	37.8	41.5
9	Foreclosure filings	325	325	355	291	2549	4320
9	Foreclosure rate per 1000 units	12.4	9.3	14.6	14.4	15.4	17.7

## Appendix A. County-level data

Source	Category	Trumbull	Tuscarawas	Union	Van Wert	Vinton	Warren
<b>Population and population change</b>							
1	Total population 2009	210,157	91,137	48,903	28,496	13,228	210,712
1	Population living in group quarters	4,004	1,163	2,758	464	140	7,143
2	Minority population (%)	11.0	3.3	7.6	4.3	2.9	9.5
1	Population change 2000-2009	-14,781	109	7,708	-1,134	410	50,010
1	Percentage change (%)	-6.6	0.1	18.7	-3.8	3.2	31.1
1	Natural change, births minus deaths	28	2,325	3,400	583	405	13,459
1	International migration	403	385	128	77	-3	1,437
1	Domestic migration	-13,960	-1,992	4,411	-1,628	82	35,709
<b>Poverty rates, historic and recent</b>							
3	In 1969 (%)	7.0	11.0	9.1	10.4	23.5	7.2
3	In 1979 (%)	8.1	9.0	8.4	6.7	17.6	7.3
3	In 1989 (%)	11.4	11.1	7.4	7.1	23.6	6.4
3	In 1999 (%)	10.3	9.4	4.6	5.5	20.0	4.2
4	In 2007 (%)	14.6	12.0	5.1	7.0	18.9	5.1
4	In 2009 (%)	16.0	14.1	8.0	8.6	19.8	5.9
4	Poverty count in 2009*	32,904	12,647	3,678	2,411	2,586	12,051
<b>Poverty rates, 5-year average</b>							
2	Overall (%)	14.0	11.3	6.2	7.4	20.0	6.1
2	Male (%)	12.7	10.0	4.7	6.8	18.2	5.2
2	Female (%)	15.3	12.6	7.8	8.0	21.7	7.0
2	Under age 5 (%)	28.2	21.0	11.7	8.8	28.2	7.7
2	Under age 18 (%)	19.9	13.3	7.6	12.0	22.1	7.3
2	Age 65 and over (%)	7.7	9.9	6.0	6.5	13.3	5.6
2	White, non-Hispanic (%)	11.9	11.0	5.9	7.3	18.1	6.0
2	Black/African American (%)	34.3	34.5	-	-	-	3.8
2	Asian (%)	16.6	-	1.1	-	-	1.9
2	Hispanic or Latino (%)	18.6	21.0	16.1	12.2	-	18.0
2	<50% FPL, i.e. severe poverty (%)	6.7	4.5	2.9	2.9	9.4	2.8
2	<200% FPL, i.e. below self-sufficiency (%)	34.0	33.2	17.7	30.8	49.6	16.2
<b>Other measures of economic need</b>							
5	Unemployed persons, February 2011	11,300	4,900	2,100	1,500	700	9,600
5	Unemployment rate (%)	11.0	10.3	8.1	10.3	13.2	8.9
6	SNAP recipients	29,279	12,340	3,440	2,817	3,514	8,600
6	Medicaid eligible persons	39,023	15,473	5,031	4,223	4,201	14,800
7	LI-HEAP recipients	10,387	6,091	2,179	1,607	2,449	4,235
8	Uninsured working-age (18-64) persons	3,165	2,106	1,451	1,146	867	2,635
8	Uninsured rate for working-age (%)	14.2	20.6	14.3	16.4	32.1	12.4
2	Renters paying 35%+ of income on rent	7,637	2,744	908	550	494	4,203
2	Cost-burdened renter households (%)	37.7	33.9	26.0	28.6	51.1	32.7
9	Foreclosure filings	1413	409	340	156	56	1450
9	Foreclosure rate per 1000 units	14.5	10.5	17.9	12.2	9.8	18.7

## Appendix A. County-level data

Source	Category	Washington	Wayne	Williams	Wood	Wyandot
<b>Population and population change</b>						
1	Total population 2009	61,048	114,222	37,816	125,380	22,394
1	Population living in group quarters	1,988	3,472	1,082	6,840	445
2	Minority population (%)	3.4	4.8	5.9	8.1	4.0
1	Population change 2000-2009	-2,140	2,558	-1,389	4,185	-516
1	Percentage change (%)	-3.4	2.3	-3.5	3.5	-2.3
1	Natural change, births minus deaths	77	5,794	798	3,955	472
1	International migration	5	878	151	984	55
1	Domestic migration	-1,832	-3,384	-2,132	-662	-910
<b>Poverty rates, historic and recent</b>						
3	In 1969 (%)	13.7	8.6	9.5	9.1	10.3
3	In 1979 (%)	9.8	8.9	7.9	10.0	10.2
3	In 1989 (%)	13.7	11.7	7.6	10.6	8.5
3	In 1999 (%)	11.4	8.0	6.0	9.6	5.5
4	In 2007 (%)	13.5	8.8	8.9	10.8	7.4
4	In 2009 (%)	13.9	11.2	12.1	13.5	9.9
4	Poverty count in 2009*	8,204	12,435	4,418	16,031	2,176
<b>Poverty rates, 5-year average</b>						
2	Overall (%)	14.7	9.9	11.6	12.5	8.5
2	Male (%)	14.3	8.3	10.3	10.9	7.3
2	Female (%)	15.1	11.3	12.9	14.1	9.7
2	Under age 5 (%)	28.5	18.7	23.5	12.8	11.0
2	Under age 18 (%)	18.6	12.3	14.7	9.9	12.4
2	Age 65 and over (%)	8.2	6.4	8.6	7.4	7.5
2	White, non-Hispanic (%)	14.1	9.4	11.0	12.3	8.6
2	Black/African American (%)	44.6	33.5	-	39.3	-
2	Asian (%)	12.2	6.4	-	4.9	-
2	Hispanic or Latino (%)	50.5	2.7	24.6	12.7	4.7
2	<50% FPL, i.e. severe poverty (%)	5.9	3.5	5.0	5.7	4.2
2	<200% FPL, i.e. below self-sufficiency (%)	34.7	30.8	31.2	26.7	29.4
<b>Other measures of economic need</b>						
5	Unemployed persons, February 2011	3,100	5,100	2,300	6,100	1,300
5	Unemployment rate (%)	9.7	8.9	11.8	9.4	11.5
6	SNAP recipients	7,214	11,410	4,844	7,660	1,862
6	Medicaid eligible persons	10,601	14,948	6,312	11,907	3,145
7	LI-HEAP recipients	5,084	5,932	2,207	3,385	1,309
8	Uninsured working-age (18-64) persons	1,693	2,475	1,588	2,291	544
8	Uninsured rate for working-age (%)	18.2	20.9	26.2	13.4	13.6
2	Renters paying 35%+ of income on rent	2,509	3,609	1,171	5,707	473
2	Cost-burdened renter households (%)	43.9	35.9	35.6	42.2	24.0
9	Foreclosure filings	154	493	230	727	121
9	Foreclosure rate per 1000 units	5.5	10.7	13.5	13.8	12.4





